



## PATENT ABSTRACTS OF JAPAN

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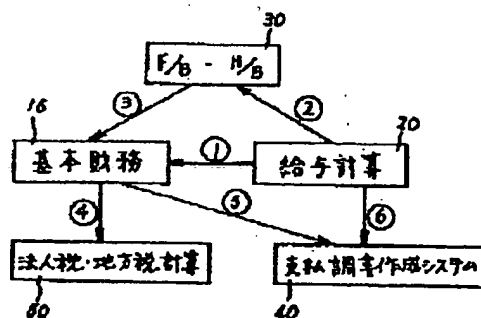
**G06F 19/00****G06F 17/60**(21) Application number: **05189090**(71) Applicant: **N M SHII:KK**(22) Date of filing: **30.06.93**(72) Inventor: **NOMOTO AKINORI****(54) ACCOUNTING PROCESSING SYSTEM****(57) Abstract:**

**PURPOSE:** To facilitate accounting processing of deposited and paid data by interlocking a basic financial affairs system with an allowance calculation system provided with an allowance calculation entry section, an arithmetic operation processing section and an allowance calculation data storage section.

**CONSTITUTION:** The system is made up of a basic financial affairs system 16, an allowance calculation system 20, a banking system 30, a payment record generating system 40, and a corporation tax local tax calculation system 50, and they are interlocked with each other as shown in arrow marks 1-6 respectively. That is, the caption 1 indicates interlocking between the basic financial affairs system 16 and the allowance calculation system 20, the caption 2 indicates the interlocking between the allowance calculation system 20 and the banking system 30, the caption 3 shows the interlocking between the basic financial affairs system 16 and the banking system 30, the caption 4 depicts the interlocking between the basic financial affairs system 16 and the corporation tax local tax calculation system 50, the caption 5 indicates the interlocking between the payment document generating system 40 and the basic

financial affairs system 16, and the caption 6 shows the interlocking between the payment record generating system 40 and the allowance calculation system 20.

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**CLAIMS**

[Claim (s)]

[Claim 1]

The 1st actuation input section for regular dealings into which a basic financial system inputs which another processing partition of the exception of the horizon of regular dealings, payment, and payment or cash, and deposit, a debit account subject code, a credit account subject code, the amount of money, and a summary, The journalizing setting section for regular dealings which sets up the journalizing relation of the information inputted through this 1st actuation input section of regular dealings, The regular dealings data storage section which memorizes the regular dealings information set up in this journalizing setting section for regular dealings, The 2nd actuation input section for regular dealings which inputs the period for specifying regular dealings, and the definite information on regular dealings, While pulling out the regular dealings information corresponding to the period inputted from this 2nd actuation input section for regular dealings from the above-mentioned regular dealings data storage section The retrieval processing section for deciding the regular dealings information pulled out from the above-mentioned storage section according to the definite information inputted from the 2nd actuation input section for regular dealings, The definite journalizing data storage section which memorizes the regular dealings information processed in this retrieval processing section as definite journalizing data, At any time [ which inputs payment, payment or other processing partitions a debit account subject code, a credit account subject code, and a summary ] The 1st actuation input section for dealings, At any time [ which memorizes the subject summary information that it was inputted from the 1st actuation input section for dealings at any time / this ] The dealings data storage section, At any time [ which inputs the definite information for deciding the date of the dealings information generated in at any time, and the correspondence relation between the amount of money and the subject summary information on dealings data storage circles at any time ] The 2nd actuation input section for dealings, The above-mentioned date and the amount of money, and the subject summary information on dealings data storage circles at any time are made to correspond according to the definite information inputted from the 2nd actuation input section for dealings at any time [ this ]. When it consists of the journalizing setting section for dealings at any time [ the above-mentioned definite journalizing data storage section is made to memorize as definite journalizing data ] and a salary computing system consists of the salary count input section, the data-processing section, and the salary count data storage section, The accounting system characterized by interlocking the above-mentioned basic financial system and a salary computing system by connecting the regular dealings data storage section of a basic financial system, and the salary count data storage section of a salary computing system.

[Claim 2]

The 1st actuation input section for regular dealings into which a basic financial system inputs which another processing partition of the exception of the horizon of regular dealings, payment, and payment or cash, and deposit, a debit account subject code, a credit account subject code, the amount of money, and a summary, The journalizing setting section for regular dealings which sets up the journalizing relation of the information inputted through this 1st actuation input section of regular dealings, The regular dealings data storage section which memorizes the regular dealings information set up in this journalizing setting section for regular dealings, The 2nd actuation input section for regular dealings which inputs the period for specifying regular dealings, and the definite information on regular dealings, While pulling out the regular dealings information corresponding to the period inputted from this 2nd actuation input section for regular

dealings from the above-mentioned regular dealings data storage section The retrieval processing section for deciding the regular dealings information pulled out from the above-mentioned storage section according to the definite information inputted from the 2nd actuation input section for regular dealings, The definite journalizing data storage section which memorizes the regular dealings information processed in this retrieval processing section as definite journalizing data, At any time [ which inputs payment, payment or other processing partitions a debit account subject code, a credit account subject code, and a summary ] The 1st actuation input section for dealings, At any time [ which memorizes the subject summary information that it was inputted from the 1st actuation input section for dealings at any time / this ] The dealings data storage section, At any time [ which inputs the definite information for deciding the date of the dealings information generated in at any time, and the correspondence relation between the amount of money and the subject summary information on dealings data storage circles at any time ] The 2nd actuation input section for dealings,

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## SPECIFICATION

[0001]

[Industrial Application]

Even if this invention does not have accounting knowledge, it relates to the accounting system which can journalize or can draw up a payment record and a report automatically.

[0002]

[Description of the Prior Art]

About the dealings generated every day, if a cash book has a certain amount of knowledge, it can be filled in also by whom. however, the thing for which they are journalized to the credit side and the debtor, or it pays after an operation, and a payment record is drawn up, or a tax is calculated with data and accounting data, and a report is drawn up -- anyone -- although -- it is not being able to do. However, there was no equipment which assists a payment record and a report [ creation / such a journalizing activity or ] conventionally.

[0003]

[Problem(s) to be Solved by the Invention]

Since there was no equipment which assists accounting, such as journalizing and protocol creation, in the former as mentioned above, it could not but depend for the journalizing activity on the thing equipped with the know how. However, since the present condition was that the absolute number of the person having a know how is also liable to insufficient, the rise of the cost which this journalizing activity takes had become a problem. Then, the purpose of this invention is offering the accounting system which creation of a payment record or a report can also do while a journalizing activity can also do a thing without accounting knowledge simply. Moreover, it is also interlocking the data of a salary computing system and a banking system, and enabling it to hold accounting.

[0004]

[Means for Solving the Problem]

The 1st actuation input section for regular dealings into which the 1st invention inputs which another processing partition of the exception of the horizon of regular dealings, payment, and payment or cash, and deposit, a debit account subject code, a credit account subject code, the amount of money, and a summary, The journalizing setting section for regular dealings which sets up the journalizing relation of the information inputted through this 1st actuation input section of regular dealings, The regular dealings data storage section which memorizes the regular dealings information set up in this journalizing setting section for regular dealings, The 2nd actuation input section for regular dealings which inputs the period for specifying regular dealings, and the definite information on regular dealings, While pulling out the regular dealings information corresponding to the period inputted from this 2nd actuation input section for regular dealings from the above-mentioned regular dealings data storage section The retrieval processing section for deciding the regular dealings information pulled out from the above-mentioned storage section according to the definite information inputted from the 2nd actuation input section for regular dealings, The definite journalizing data storage section which memorizes the regular dealings information processed in this retrieval processing section as definite journalizing data, At any time [ which inputs payment, payment or other processing partitions a debit account subject code, a credit account subject code, and a summary ] The 1st actuation input section for dealings, At any time [ which memorizes the subject summary information that it was inputted from the 1st actuation input section for dealings at any time / this ] The

dealings data storage section, At any time [ which inputs the definite information for deciding the date of the dealings information generated in at any time, and the correspondence relation between the amount of money and the subject summary information on dealings data storage circles at any time ] The 2nd actuation input section for dealings, The above-mentioned date and the amount of money, and the subject summary information on dealings data storage circles at any time are made to correspond according to the definite information inputted from the 2nd actuation input section for dealings at any time [ this ]. It carries out [ having interlocked the salary computing system equipped with the basic financial management system equipped with the journalizing setting section for dealings at any time / the above-mentioned definite journalizing data storage section is made to memorize as definite journalizing data /, the salary count input section, the data-processing section, and the salary count data storage section, and ] as the description.

[0005]

2nd invention is characterized by interlocking the above-mentioned basic financial system and a banking system by connecting the payment detail storage section of the firm banking equipped with the transfer data storage section, the close payment storage section, and the bank dealings confirmation operation section, or a home banking system to the retrieval processing section of a basic financial system, and operating the retrieval processing section of a basic financial system from the bank dealings confirmation operation section of the above-mentioned banking system.

[0006]

3rd invention is adding-to the 2nd invention characterized by connecting the salary count data storage section of a salary computing system to the regular dealings data storage section of the above-mentioned basic financial system, and the transfer data storage section of the above-mentioned banking system. 4th invention is characterized by interlocking the above-mentioned basic financial system and a payment record creation system by connecting the definite journalizing data storage section of the above-mentioned basic financial system to the total processing section of the payment record creation system equipped with the total processing section, the data storage section, and the output section. 5th invention is characterized by adding connecting the salary count data storage section of the above-mentioned salary computing system to the total processing section of the above-mentioned payment record creation system to the 4th invention. 6th invention is characterized by interlocking the above-mentioned basic financial system and a corporation tax local tax computing system by inputting the accounting data of the data-processing section of the above-mentioned basic financial system into the accounting data storage section of the corporation tax local tax computing system equipped with the accounting data storage section and the corporation tax local tax data-processing section.

[0007]

[Function]

Using a basic financial system, for every dealings of each generating periodically beforehand turns out to be, the 1st actuation input section of regular dealings is operated, and the following information is inputted into the regular dealings journalizing setting section.

- (a) The concrete date within the horizon and period of the dealings generated periodically.
- (b) Above (a) The inputted processing partition of the contents of dealings is inputted.
- (c) Above (a) Although inputted, they are a debit account subject code and a credit account subject code.
- (d) Above (a) The amount of money beforehand understood although inputted.
- (e) Above (a) It is a summary although inputted.

[0008]

If such information is inputted -- the regular dealings journalizing setting section -- the above (a) from -- (e) up to -- while setting up correspondence relation, the regular dealings information for the number of cases generated within a horizon is generated, and the regular dealings data storage section is made to memorize Next, in a regular dealings item, if there are dealings actually, the 2nd actuation input section of regular dealings will be operated, and the period corresponding to the dealings will be first inputted into the retrieval processing section. Then, the retrieval processing section retrieves all the regular dealings information within a corresponding period from the above-mentioned regular dealings data storage section. If there is two or more regular dealings information set as the same period, they will all be searched.

[0009]

Out of two or more items enumerated as mentioned above, what is operating this 2nd actuation input section of regular dealings chooses the item which had close payment actually, and specifies it. Moreover, when the contents of the item outputted at this time differ from actual contents (for example, when the

amount of money which was being planned to the beginning differs from the amount of money which carried out close payment at reality), the corrective action of the retrieval processing section is carried out through this 2nd actuation input section of regular dealings. thus -- if a retrieval item is specified -- the time -- the above (a) from -- (e) up to -- if it puts in another way where each item is specified, where a journalizing activity is ended, the definite data journalizing storage section will memorize.

[0010] Moreover, although it is not certain in the dealings like how much it becomes when by operating the 1st actuation input section of dealings at any time, the dealings of each of dealings at any time it is expected to be to some extent to generate are chosen, and the dealings data storage section is made to memorize the following information at any time for those the dealings [ each ] of every.

(w) Input the processing partition of the contents of dealings.

(x) Above (w) Although inputted, they are a debit account subject code and a credit account subject code.

(y) Above (w) It is a summary although inputted.

[0011] Next, if dealings other than regular dealings suit actually, the 2nd actuation input section of dealings is operated at any time, the journalizing setting section for dealings is operated at any time, and the subject summary information which makes display selection of the summary part and corresponds from the subject summary information on dealings data storage circles at any time is specified. Furthermore, the date of the dealings and the amount of money are inputted. A journalizing activity is completed now and the definite journalizing data storage section is made to memorize by using as definite journalizing data what finished the journalizing.

[0012]

And if the salary count data calculated by the salary computing system are automatically inputted into the regular dealings data storage section of a basic financial system, accounting will be reflected and carried out to the journalizing activity in the above-mentioned basic financial system. A banking system and a basic financial system are interlocked by setting up the dealings attached to a close payment detail by inputting the close payment data based on a banking system into the retrieval processing section of a basic financial system, and operating the bank relation confirmation operation section. Moreover, if the salary count data calculated with the salary computing system are inputted into the salary transfer data storage section of a banking system, and the regular dealings data storage section of a basic financial system, a salary computing system and a banking system will be interlocked with a basic financial system. If the salary count data of a salary computing system and the definite journalizing data of a basic financial system are automatically inputted into a payment record creation system, they will carry out total processing and will draw up a payment record. Moreover, in a corporation tax local tax computing system, from the data-processing section of a basic financial system, if accounting data are inputted into the accounting data storage section, it will be processed together with the depreciation data inputted from the depreciation input section, and count of a corporation tax and local tax will be performed.

[0013]

[Effect of the Invention]

If what has the know how of accounting for the input from the 1st actuation input section of dealings the 1st actuation input section of regular dealings and at any time [ of a basic financial system ] according to the accounting system of this invention does The subsequent 2nd actuation input section of regular dealings, and at any time, since it is sufficient for it if the input of the 2nd actuation input section of dealings inputs a period and information restricted very much, such as the amount of money, an amateur without accounting knowledge can also do a journalizing activity simply. Moreover, creation of a payment record and count of a corporation tax and local tax became easy about the accounting of a salary count result and the close payment data of banking at easy \*\* and a pan by interlocking a basic financial system, and a salary computing system, a banking system, a payment record creation system and a corporation tax local tax computing system.

[0014]

[Example]

The example shown in drawing 1 consists of the basic financial system 16, the salary computing system 20, a banking system 30, a payment record creation system 40, and a corporation tax local tax computing system 50, and is interlocking like arrow-head \*\* - \*\*, respectively. Drawing 2 is a circuit diagram for doing the journalizing activity of the basic financial system 16, and it has connected this journalizing setting section 2 to the regular dealings data storage section 3 while it connects the 1st actuation input section 1 of regular dealings to the journalizing setting section 2 for regular dealings. And the master file 4 equipped

with the function of a dictionary is also connected to the 1st actuation input section 1 of regular dealings. Moreover, while connecting the retrieval processing section 5, the 2nd actuation input section 6 of regular dealings for operating it is connected to this retrieval processing section 5 at this regular dealings data storage section 3. Furthermore, the definite journalizing data storage section 7 was connected to the above-mentioned retrieval processing section 5, and a display 8, a printer 9, and the data-processing section 10 are connected to this definite journalizing data storage section 7.

[0015]

Moreover, while connecting the 1st actuation input section 11 of dealings to the dealings data storage section 12 at any time at any time, the journalizing setting section 13 for dealings is connected to this data storage section 12 at any time. In addition, the above-mentioned master file 4 is connected also to the 1st actuation input section 11 of dealings at any time [ this ]. Furthermore, the 2nd actuation input section 14 of dealings at any time for operating it and the data judging section 15 the information set up in the journalizing setting section 13 for dealings at any time [ this ] judges past information or future information to be are connected to the journalizing setting section 13 for dealings at any time [ above-mentioned ]. And this data judging section 15 is connected to the regular dealings data storage section 3 and the definite journalizing data storage section 7.

[0016]

Next, an operation of the circuit shown in this drawing 2 is explained based on the flow chart Fig. of drawing 3. Although first it specifies whether the dealings with which it is going to deal from now on are regular dealings, and whether they are dealings at any time, if it is regular dealings, dealings information will be inputted into the journalizing setting section 2 for regular dealings from the 1st actuation input section 1 of regular dealings. Moreover, if it is dealings at any time, dealings information is inputted into the dealings data storage section 12 at any time from the 1st actuation input section 11 of dealings at any time. And the dealings information inputted into the journalizing setting section 2 for regular dealings from this 1st actuation input section 1 of regular dealings is as follows. That is, each dealings generating periodically beforehand turns out to be, for example, dealings of the house rents paid every month, are chosen from this 1st actuation input section 1 of regular dealings. and -- although the following dealings information is inputted into the journalizing setting section 2 for regular dealings about this house rent -- it -- step (3) of drawing 3 from -- it is actuation to a step (16).

[0017]

(a) Input the date of the horizon, for example, the inside of a horizon which it says is one year from what month, what to what month, what if it generates periodically for one year, and the moon.

(b) the above (a) in the inputted processing partition of the contents of dealings, and here, it is payment and payment -- or they are the other contents -- that processing partition is inputted. For example, in the case of a house rent, a payment partition is inputted.

(c) Above (a) Although inputted, a debit account subject code and a credit account subject code are inputted. For example, if a house rent is paid from deposit, the code of a "land rent house rent" will be inputted as a debit account subject code, and the code of "deposit" will be inputted as a credit account subject code.

(d) It is the above (a) when it is the dealings which needs the input of a complementary code. Although inputted, a debit complementary code and a credit-side complementary code are inputted. in addition, this complementary code will mean an assignment \*\*\*\* code for every bank account, if it becomes in deposit.

(e) Above (a) Although inputted, if it is the amount of money and the house rent which are understood beforehand, the very amount of money is inputted.

(f) Above (a) Although inputted, if it is a summary and a house rent, an "office house rent" etc. is inputted.

(g) Above (a) Although inputted, a consumption tax partition is inputted.

[0018]

In addition, although the inside of the paddle which sets up a summary is judged at the step (11), this means the following thing. That is, since the summary is stored also in said master file 4, it is whether to carry out the direct input of that summary oneself, using the storage information on this master file 4 as it is, and chooses whether it progresses to a step (12), or it progresses to a step (14).

[0019]

If a step (12) is chosen, the alphabetic character of one of 50 sounds of an initial-of-the-word sound must be first inputted into the 1st actuation input section 1 of regular dealings. For example, if it is a house rent,

the alphabetic character of "\*\*\*" is inputted. If it does in this way, all the summaries an initial-of-the-word sound is summarily equivalent to "\*\*\*" will be searched from a master file 4, and it will be displayed. The summary to which an input person corresponds is chosen from this inside, and this is a step (13). Moreover, if a step (14) is chosen, an input person has to do the direct input of the summary. And although this summary that carried out the direct input is registered into a master file 4, those 50 sounds are specified so that it can refer to an initial-of-the-word sound also at this time. Such actuation is a step (15). And inputting a consumption tax partition is finished at a step (16), and one dealings, for example, the input of the dealings information about a house rent, are completed. And while this information judges dealings regular dealings or at any time, at the time of regular dealings, the regular dealings data storage section 3 memorizes.

[0020]

Anyway -- if it finishes inputting various required information concerning a house rent as mentioned above -- next, another regular dealings -- choosing -- those dealings -- the above -- the same -- carrying out -- (a) from -- (g) up to -- dealings information is inputted. and all the regular dealings that can be assumed now -- choosing -- those the dealings of every -- the above (a) from -- (g) up to -- when dealings information is inputted, those the regular dealings of each are in the condition that journalizing relation was set up, and will be memorized by the regular dealings data storage section 3. And only when operating this 1st actuation input section 1 of regular dealings and inputting dealings information, a certain amount of accounting-know how is needed. It is because the debit account subject, credit account subject, etc. must be judged and dealings information must be inputted about each regular dealings.

[0021]

Next, the case where dealings information is inputted is explained at any time using the 1st actuation input section 11 of dealings. At any time, dealings turn into dealings like how much when, or the dealings which are not certain are said. There are some which generating can assume to some extent also about such a thing. Then, these dealings of each of dealings at any time expected are chosen, the 1st actuation input section 11 of dealings is operated at any time for those the dealings [ each ] of every, and the dealings data storage section 12 is made to memorize the following information at any time. the actuation -- the above-mentioned step (2) from -- it is actuation to a step (16). However, it is related with dealings at any time [ this ], and is the step (2) of drawing 3. And (9) It will set and No will be chosen altogether. Therefore, these steps (2) And it becomes the same as the case of regular dealings except [ all ] having skipped by (9).

[0022]

(w) in the processing partition of the contents of dealings of the specified dealings, and here, it is payment, and payment -- or they are the other contents -- input that processing partition. For example, the contents of dealings, then payment are chosen for the purchase of stationery.

(x) Above (w) Although inputted, a debit account subject code and a credit account subject code are inputted. For example, if it assumes purchasing stationery in cash, a debit account subject code will be made into a "stationery cost", and will use a credit account subject code as "cash." Moreover, also about these, when it is the dealings which needs the input of a complementary code as well as regular dealings, a debit complementary code and a credit-side complementary code are inputted.

(y) Above (w) A summary is inputted although inputted. In the case of stationery, the concrete identifier of the stationery purchased to realities, such as a "note", is inputted.

(z) Above (w) Although inputted, a consumption tax partition is inputted.

[0023]

In addition, also in this case, since that debit account subject, credit account subject, etc. must be judged about each dealings at any time, what has a certain amount of accounting-know how must input. Moreover, in this example, although the processing partition was made into payment, payment, and others, it can also consider as the exception of cash and deposit etc., for example. If an early setup finishes [ dealings / regular ] also about dealings at any time as mentioned above, after that, the dealings generated actually will be inputted. First, if regular dealings occur, dealings information will be inputted according to the procedure of the flow chart shown in drawing 4. That is, when there is close payment actually, the 2nd actuation input section 6 of regular dealings is operated, and the processing partition is inputted into the retrieval processing section 5.

[0024]

Next, similarly the horizon is inputted into the retrieval processing section 5. As described above, since the

horizon is made to memorize supposing the day when it will occur, if regular dealings specify even the horizon, they can specify dealings to some extent. Then, if a horizon is inputted from the 2nd actuation input section 6 of regular dealings, the retrieval processing section 5 will retrieve the regular dealings information which corresponds to the inputted processing partition and a horizon from the above-mentioned regular dealings data storage section 3. If there is two or more regular dealings information set as the same period, they will all be searched (step (22)).

[0025]

Out of two or more regular dealings information that it was enumerated as mentioned above, what is operating the 2nd actuation input section 6 of regular dealings chooses the dealings which had close payment actually, and specifies it (step (23)). And after inputting the receipt No etc. further, it is possible to correct the date metallurgy frame. Moreover, it is correctable similarly about a subject at this time. For example, when what was being made the schedule paid in cash is paid from the balance of deposit, the correction is made here (step (25)). And these regular dealings are decided [ whether a step (27) is skipped by whether it is what was settled by draft, and ]. When accounts is settled by draft, its note number, date of issue, delivery date, and start bank are inputted.

[0026]

Thus, if regular dealings information is specified and collating and a correction input with the actual contents of dealings are performed, the journalizing activity for which those specified dealings need special accounting knowledge at this time since all of a debit account subject code, a credit account subject code, etc. are decided will become unnecessary. That is, when some which operate this 2nd actuation input section 6 of regular dealings have close payment actually, they will input that processing partition and horizon and should just perform even collating and correction of a date and the amount of money after specifying regular inputted dealings already. If the amount of money of actual dealings is inputted in the retrieval processing section 5 as mentioned above and the contents of dealings are specified, the above-mentioned 2nd actuation input section 6 of regular dealings will be operated, and definite information will be inputted into the retrieval processing section 5. If this definite information is inputted into the retrieval processing section 5, that regular dealings information will be memorized by the definite data journalizing storage section 7 where a journalizing activity is ended.

[0027]

Next, if dealings occur at any time, dealings information will be inputted according to the procedure of the flow chart shown in drawing 5. That is, at any time, in dealings, if there is close payment actually, the 2nd actuation input section 14 of dealings will be operated at any time, and the payment which is the processing partition, payment, and other processing partitions will be inputted into the journalizing setting section 13 for dealings at any time (step (29)). Since the summary of dealings is specified, if the alphabetic character of the initial-of-the-word sound is inputted next, the journalizing setting section 13 for dealings will display and choose the summary which corresponds from the dealings data storage section 12 at any time at any time (a step (30), (31)). Furthermore, Bond No and the amount of money, such as a date of the close payment and a receipt, are inputted. Correction of a subject can also be performed at this time. For example, when what was being made the schedule paid in cash is paid from deposit, the correction is made here (a step (32), (33)).

[0028]

After the above-mentioned activity is completed, the data judging section 15 carries out the following judgments to the specified dealings. If dealings pay it in cash at any time [ this ], it can indicate in an account book etc. after it as what the past decided. However, if \*\*\*\* processing also carries out it, although it has generated, since the debt is not paid in fact, it will be called an undecided thing.

[0029]

Then, the thing of the thing of the past already decided on the basis of the actual input day or the undecided future is judged, and if it decides, the definite journalizing data storage section 7 will be made to memorize it in this data judging section 15. If it is undecided, the regular dealings data storage section 3 will be made to memorize. Thus, although the processing of having made the regular dealings data storage section 3 memorize an undecided thing is undecided, since the generating is decided, it is made to treat as regular dealings after it. If the past dealings information which ended the journalizing activity in the definite journalizing data storage section 7 as mentioned above is memorized and the future dealings information which the journalizing activity ended in the regular dealings data storage section is memorized, since it will mean that the required information for creating a cash book, an income statement, or a balance sheet had



been ready, the data-processing section 10 will carry out various processings if needed based on such information. The above is the explanation attached to the journalizing activity which is the features of the basic financial system used as the core of this invention.

[0030]

Next, linkage of each system is explained using drawing 6 and 7. Drawing 6 is a block diagram in the condition that the whole system interlocked, and expresses drawing 1 to a detail further. However, only the part interlocked with each system mutually is illustrated, and especially the basic financial system 16 shown in drawing 6 is a part of drawing 2. The basic financial system 16 is equipped with the dealings data storage section 12, the definite journalizing data storage section 7, and the data-processing section 10 the regular dealings data storage section 3, the retrieval processing section 5, and at any time. The salary computing system 20 was equipped with the salary count input section 21, the data-processing section 22, and the salary count data storage section 23, and is equipped with the banking system 30 with the salary transfer data storage section 31, the close payment detail storage section 32, the general transfer data storage section 34, and the bank relation confirmation operation section 33. Moreover, the payment record creation section system 40 was equipped with the total processing section 41, the data storage section 42, and the output section 43, and the corporation tax local tax computing system 50 is equipped with the accounting data storage section 51, the corporation tax local tax data-processing section 52, the depreciation input section 53, and the depreciation data storage section 54 and the output section 55.

[0031]

Arrow-head [ of linkage of each system ] \*\* - \*\* are explained to a numerical order. \*\* It is linkage of the salary computing system 20 and the basic financial system 16, and input the track record data of salary count of the salary count data storage section 23 into the regular dealings data storage section 3. \*\* It is linkage with the salary computing system 20 and a banking system 30, and input the track record data of salary count of the salary count data storage section 23 into the salary transfer data storage section 31 of a banking system 30. And transfer is performed after data validation and close payment data are sent to the close payment detail storage section 32.

[0032]

\*\* It is linkage with the basic financial system 16 and a banking system 30, and set dealings data as the schedule-of-transactions data of company by which close payment detail data were sent to the retrieval processing section 5 of the basic financial system 16 from delivery and a bank from the close payment detail storage section 32 regular dealings data or at any time. Thereby, journalizing data are generated. It explains according to the flow chart which shows the dealings setting activity of close payment detail data to drawing 7. First, close payment data and the regular dealings data applicable to it are displayed (steps 40 and 41). Next, if there are regular dealings in an order from No.1 about the close payment data of No.1 - N as compared with the displayed regular dealings data (step 43), regular dealings data will be set as a payment detail (step 46). When there are no regular dealings, dealings data are chosen at any time (step 44), and dealings data are set up at any time (step 45). It is attached to one close payment detail, steps 43-47 are repeated until it sets up all dealings, further, it is attached to all the details to No.N, and the same thing is performed (step 49). And the generated journalizing data are inputted into the definite journalizing data storage section 7.

[0033]

\*\* It is linkage with the basic financial system 16 and the corporation tax local tax computing system 50, and perform tax count for corporation accounting data in the accounting data storage section 51 together with the depreciation data of the depreciation data storage section in delivery and the data-processing section 52 from the data-processing section 10. The result can be outputted as a report. \*\* It is linkage with the payment record creation system 40 and the basic financial system 16, and delivery and the data by which total processing was carried out are memorized by the data storage section 42 in payment data from the definite journalizing data storage section 7 to the total processing section 41. \*\* It is linkage with the payment record creation system 40 and the salary computing system 20, and delivery and the data by which total processing was carried out are memorized by the data storage section 42 in the fountainhead data of earned income from the salary count data storage section to the total processing section 41. In addition, the data of the data storage section 42 can also be outputted as a payment record sum total table from the output section 43.

## **DESCRIPTION OF DRAWINGS**

[Brief Description of the Drawings]

[Drawing 1] It is the block diagram of this example.

[Drawing 2] It is the circuit diagram of the part which has a journalizing function.

[Drawing 3] It is a flow chart Fig. at the time of initialization of a journalizing activity.

[Drawing 4] It is the flow chart Fig. of the journalizing activity at the time of regular dealings generating.

[Drawing 5] It is the flow chart Fig. of the journalizing activity at the time of dealings generating at any time.

[Drawing 6] It is the detailed block diagram of drawing 1 .

[Drawing 7] It is the flow chart Fig. of the dealings setting activity of the close payment detail data of a banking system.

[Description of Notations]

1 1st Actuation Input Section of Regular Dealings

2 Journalizing Setting Section for Regular Dealings

3 Regular Dealings Data Storage Section

5 Retrieval Processing Section

6 2nd Actuation Input Section of Regular Dealings

7 Definite Journalizing Data Storage Section

8 Display

11 It is 1st Actuation Input Section of Dealings at Any Time.

12 At-Any-Time Dealings Data Storage Section

13 It is Journalizing Setting Section for Dealings at Any Time.

14 It is 2nd Actuation Input Section of Dealings at Any Time.

15 Data Judging Section

16 Basic Financial System

20 Salary Computing System

21 Salary Count Input Section

22 Data-Processing Section

23 Salary Count Data Storage Section

30 Banking System

31 Salary Transfer Data Storage Section

32 General Transfer Data Storage Section

33 Bank Relation Confirmation Operation Section

40 Payment Record Creation System

41 Total Processing Section

42 Data Storage Section

43 Output Section

50 Corporation Tax Local Tax Computing System

51 Accounting Data Storage Section

52 Data-Processing Section

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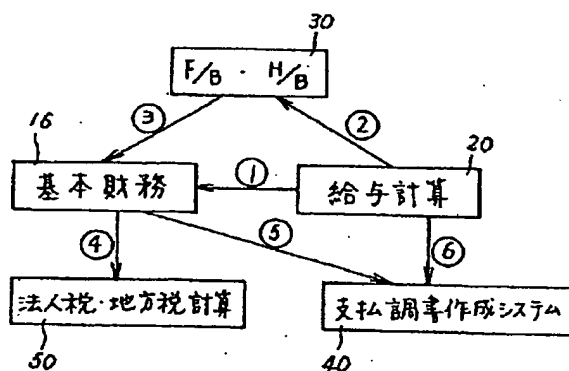
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(54) 【発明の名称】 会計処理システム

(57) 【要約】

【目的】 会計知識がない者でも、簡単に仕訳作業ができるとともに、支払調書や申告書の作成もできる会計処理システムを提供することである。また、給与計算システムや、バンキングシステムのデータを連動させて会計処理を行うこともできるようにすることである。

【構成】 仕訳作業ができる回路を持った基本財務システムを、給与計算システム、支払調書作成システム、バンキングシステム、税計算システムの各システムと連動させる。



## 【特許請求の範囲】

【請求項1】 基本財務システムが、定時取引の対象期間、入金、出金の別あるいは現金、預金の別などの処理区分、借方勘定科目コード、貸方勘定科目コード、金額、摘要を入力する定時取引用第1操作入力部と、この定時取引第1操作入力部を介して入力された情報の仕訳関係を設定する定時取引用仕訳設定部と、この定時取引用仕訳設定部で設定された定時取引情報を記憶する定時取引データ記憶部と、定時取引を特定するための期間及び定時取引の確定情報を入力する定時取引用第2操作入力部と、この定時取引用第2操作入力部から入力された期間に対応する定時取引情報を、上記定時取引データ記憶部から引き出すとともに、定時取引用第2操作入力部から入力された確定情報に応じて上記記憶部から引き出した定時取引情報を確定するための検索処理部と、この検索処理部で処理された定時取引情報を確定仕訳データとして記憶する確定仕訳データ記憶部と、入金や出金あるいはその他の処理区分、借方勘定科目コード、貸方勘定科目コード及び摘要を入力する随時取引用第1操作入力部と、この随時取引用第1操作入力部から入力された科目摘要情報を記憶する随時取引データ記憶部と、随時に発生する取引情報の日付け及び金額と随時取引データ記憶部内の科目摘要情報との対応関係を確定するための確定情報を入力する随時取引用第2操作入力部と、この随時取引用第2操作入力部から入力された確定情報に応じて、上記日付及び金額と随時取引データ記憶部内の科目摘要情報とを対応させ、確定仕訳データとして上記確定仕訳データ記憶部に記憶させる随時取引用仕訳設定部とからなり、給与計算システムが、給与計算入力部と、演算処理部と、給与計算データ記憶部とからなるとき、基本財務システムの定時取引データ記憶部と給与計算システムの給与計算データ記憶部とを接続することにより、上記基本財務システムと給与計算システムとを連動させたことを特徴とする会計処理システム。

【請求項2】 基本財務システムが、定時取引の対象期間、入金、出金の別あるいは現金、預金の別などの処理区分、借方勘定科目コード、貸方勘定科目コード、金額、摘要を入力する定時取引用第1操作入力部と、この定時取引第1操作入力部を介して入力された情報の仕訳関係を設定する定時取引用仕訳設定部と、この定時取引用仕訳設定部で設定された定時取引情報を記憶する定時取引データ記憶部と、定時取引を特定するための期間及び定時取引の確定情報を入力する定時取引用第2操作入力部と、この定時取引用第2操作入力部から入力された期間に対応する定時取引情報を、上記定時取引データ記憶部から引き出すとともに、定時取引用第2操作入力部から入力された確定情報に応じて上記記憶部から引き出した定時取引情報を確定するための検索処理部と、この検索処理部で処理された定時取引情報を確定仕訳データとして記憶する確定仕訳データ記憶部と、入金や出金あ

るいはその他の処理区分、借方勘定科目コード、貸方勘定科目コード及び摘要を入力する随時取引用第1操作入力部と、この随時取引用第1操作入力部から入力された科目摘要情報を記憶する随時取引データ記憶部と、随時に発生する取引情報の日付け及び金額と随時取引データ記憶部内の科目摘要情報との対応関係を確定するための確定情報を入力する随時取引用第2操作入力部と、この随時取引用第2操作入力部から入力された確定情報に応じて、上記日付及び金額と随時取引データ記憶部内の科目摘要情報とを対応させ、確定仕訳データとして上記確定仕訳データ記憶部に記憶させる随時取引用仕訳設定部とからなり、ファームバンキングまたはホームバンキングシステムが、振込データ記憶部と、入出金記憶部と、銀行取引引き確認操作部とからなるとき、ファームバンキングまたはホームバンキングシステムの出金明細記憶部および銀行取引引き確認操作部とを基本財務システムの検索処理部と接続することにより、上記基本財務システムとバンキングシステムとを連動させたことを特徴とする会計処理システム。

【請求項3】 給与計算システムが給与計算入力部と、演算処理部と、給与計算データ記憶部とからなるとき、上記給与計算データ記憶部を、基本財務システムの定時取引データ記憶部およびバンキングシステムの振込データ記憶部に接続することにより、上記基本財務システムとバンキングシステムと給与計算システムとを連動させたことを特徴とする請求項2に記載の会計処理システム。

【請求項4】 基本財務システムが、定時取引の対象期間、入金、出金の別あるいは現金、預金の別などの処理区分、借方勘定科目コード、貸方勘定科目コード、金額、摘要を入力する定時取引用第1操作入力部と、この定時取引第1操作入力部を介して入力された情報の仕訳関係を設定する定時取引用仕訳設定部と、この定時取引用仕訳設定部で設定された定時取引情報を記憶する定時取引データ記憶部と、定時取引を特定するための期間及び定時取引の確定情報を入力する定時取引用第2操作入力部と、この定時取引用第2操作入力部から入力された期間に対応する定時取引情報を、上記定時取引データ記憶部から引き出すとともに、定時取引用第2操作入力部から入力された確定情報に応じて上記記憶部から引き出した定時取引情報を確定するための検索処理部と、この検索処理部で処理された定時取引情報を確定仕訳データとして記憶する確定仕訳データ記憶部と、入金や出金あるいはその他の処理区分、借方勘定科目コード、貸方勘定科目コード及び摘要を入力する随時取引用第1操作入力部と、この随時取引用第1操作入力部から入力された科目摘要情報を記憶する随時取引データ記憶部と、随時に発生する取引情報の日付け及び金額と随時取引データ記憶部内の科目摘要情報との対応関係を確定するための確定情報を入力する随時取引用第2操作入力部と、この

随時取引用第2操作入力部から入力された確定情報に応じて、上記日付及び金額と随時取引データ記憶部内の科目摘要情報とを対応させ、確定仕訳データとして上記確定仕訳データ記憶部に記憶させる随時取引用仕訳設定部とからなり、支払調書作成システムが、集計処理部と、データ記憶部と、出力部とからなるとき、上記基本財務システムの確定仕訳データ記憶部に支払調書作成システムの集計処理部を接続することにより、上記基本財務システムと支払調書作成システムとを連動させたことを特徴とする会計処理システム。

【請求項5】 給与計算システムが、給与計算入力部と、演算処理部と、給与計算データ記憶部とからなるとき、上記給与計算データ記憶部と、基本財務システムの定時取引データ記憶部および支払調書作成システムの集計処理部とを接続することにより、上記基本財務システムと支払調書作成システムと給与計算システムとを連動させたことを特徴とする請求項4に記載の会計処理システム。

【請求項6】 基本財務システムが、定時取引の対象期間、入金、出金の別あるいは現金、預金の別などの処理区分、借方勘定科目コード、貸方勘定科目コード、金額、摘要を入力する定時取引用第1操作入力部と、この定時取引第1操作入力部を介して入力された情報の仕訳関係を設定する定時取引用仕訳設定部と、この定時取引用仕訳設定部で設定された定時取引情報を記憶する定時取引データ記憶部と、定時取引を特定するための期間及び定時取引の確定情報を入力する定時取引用第2操作入力部と、この定時取引用第2操作入力部から入力された期間に対応する定時取引情報を、上記定時取引データ記憶部から引き出すとともに、定時取引用第2操作入力部から入力された確定情報に応じて上記記憶部から引き出した定時取引情報を確定するための検索処理部と、この検索処理部で処理された定時取引情報を確定仕訳データとして記憶する確定仕訳データ記憶部と、入金や出金あるいはその他の処理区分、借方勘定科目コード、貸方勘定科目コード及び摘要を入力する随時取引用第1操作入力部と、この随時取引用第1操作入力部から入力された科目摘要情報を記憶する随時取引データ記憶部と、随時に発生する取引情報の日付け及び金額と随時取引データ記憶部内の科目摘要情報との対応関係を確定するための確定情報を入力する随時取引用第2操作入力部と、この随時取引用第2操作入力部から入力された確定情報に応じて、上記日付及び金額と随時取引データ記憶部内の科目摘要情報とを対応させ、確定仕訳データとして上記確定仕訳データ記憶部に記憶させる随時取引用仕訳設定部とからなり、法人税地方税計算システムが、決算データ記憶部と、演算処理部とからなるとき、上記基本財務システムの演算処理部を法人税地方税計算システムの決算データ記憶部に接続することにより、上記基本財務システムと法人税地方税計算システムとを連動させたことを

特徴とする会計システム。

【発明の詳細な説明】

【0001】

【産業上の利用分野】この発明は、会計知識がなくても、仕訳をしったりあるいは、支払調書や申告書を自動的に作成したりできる会計処理システムに関する。

【0002】

【従来の技術】日々発生する取引に関して、現金出納帳はある程度の知識があれば誰でも記入できる。しかし、それらを貸方と借方に仕訳したり、あるいは、演算後の支払いデータや、決算データにより、支払調書を作成したり、税金の計算をして申告書を作成することは、誰でもができるというものではない。ところが、従来は、このような仕訳作業や支払調書、申告書の作成をアシストしてくれるような装置がまったくなかった。

【0003】

【発明が解決しようとする課題】上記のように従来には、仕訳や調書作成などの会計処理をアシストしてくれるような装置がなかったので、仕訳作業は専門知識を備えたものに依存せざるを得なかった。しかし、専門知識を備えた者の絶対数も不足気味なのが現状なので、この仕訳作業に要するコストの上昇が問題になっていた。そこで、この発明の目的は、会計知識がないものでも、簡単に仕訳作業ができるとともに、支払調書や申告書の作成もできる会計処理システムを提供することである。また、給与計算システムや、バンキングシステムのデータを連動させて会計処理を行うこともできるようにすることである。

【0004】

【課題を解決するための手段】第1の発明は、定時取引の対象期間、入金、出金の別あるいは現金、預金の別などの処理区分、借方勘定科目コード、貸方勘定科目コード、金額、摘要を入力する定時取引用第1操作入力部と、この定時取引第1操作入力部を介して入力された情報の仕訳関係を設定する定時取引用仕訳設定部と、この定時取引用仕訳設定部で設定された定時取引情報を記憶する定時取引データ記憶部と、定時取引を特定するための期間及び定時取引の確定情報を入力する定時取引用第2操作入力部と、この定時取引用第2操作入力部から入力された期間に対応する定時取引情報を、上記定時取引データ記憶部から引き出すとともに、定時取引用第2操作入力部から入力された確定情報に応じて上記記憶部から引き出した定時取引情報を確定するための検索処理部と、この検索処理部で処理された定時取引情報を確定仕訳データとして記憶する確定仕訳データ記憶部と、入金や出金あるいはその他の処理区分、借方勘定科目コード、貸方勘定科目コード及び摘要を入力する随時取引用第1操作入力部と、この随時取引用第1操作入力部から入力された科目摘要情報を記憶する随時取引データ記憶部と、随時に発生する取引情報の日付け及び金額と随時

取引データ記憶部内の科目摘要情報との対応関係を確定するための確定情報を入力する随時取引用第2操作入力部と、この随時取引用第2操作入力部から入力された確定情報に応じて、上記日付及び金額と随時取引データ記憶部内の科目摘要情報とを対応させ、確定仕訳データとして上記確定仕訳データ記憶部に記憶させる随時取引用仕訳設定部とを備えた基本財務管理システムと、給与計算入力部と、演算処理部と、給与計算データ記憶部とを備えた給与計算システムとを連動させたことを特徴とする。

【0005】第2の発明は、振込データ記憶部と、入金金記憶部と、銀行取引引き確認操作部とを備えたファームバンキングまたはホームバンキングシステムの出金明細記憶部を基本財務システムの検索処理部に接続し、上記バンキングシステムの銀行取引引き確認操作部から基本財務システムの検索処理部を操作することにより、上記基本財務システムとバンキングシステムとを連動させたことを特徴とする。

【0006】第3の発明は、給与計算システムの給与計算データ記憶部を、上記基本財務システムの定時取引引きデータ記憶部および、上記バンキングシステムの振込データ記憶部に接続することを第2の発明に付加したことを特徴とする。第4の発明は、上記基本財務システムの確定仕訳データ記憶部を、集計処理部と、データ記憶部と、出力部とを備えた支払調書作成システムの集計処理部に接続することにより、上記基本財務システムと支払調書作成システムとを連動させたことを特徴とする。第5の発明は、上記給与計算システムの給与計算データ記憶部を上記支払調書作成システムの集計処理部に接続することを第4の発明に付加したことを特徴とする。第6の発明は、上記基本財務システムの演算処理部の決算データを、決算データ記憶部と、法人税地方税演算処理部とを備えた法人税地方税計算システムの決算データ記憶部に入力することにより、上記基本財務システムと法人税地方税計算システムとを連動したことを特徴とする。

【0007】

【作用】基本財務システムを用いて、あらかじめ定期的に発生することがわかっている個々の取引ごとに、定時取引第1操作入力部を操作して、次の情報を定時取引仕訳設定部に入力する。

(a) 定期的に発生する取引の対象期間とその期間内における具体的な日付。

(b) 上記(a)で入力した取引内容の処理区分を入力する。

(c) 上記(a)で入力したものの借方勘定科目コード、貸方勘定科目コード。

(d) 上記(a)で入力したもののあらかじめわかっている金額。

(e) 上記(a)で入力したものの摘要。

【0008】このような情報が入力されると、定時取引

仕訳設定部は、上記(a)から(e)までの対応関係を設定するとともに、対象期間内に発生する件数分の定時取引情報を生成し定時取引データ記憶部に記憶させる。次に、定時取引項目のなかで、現実に取引があったなら、定時取引第2操作入力部を操作して、まず、その取引に対応する期間を、検索処理部に入力する。すると検索処理部は、上記定時取引データ記憶部から、対応する期間内の定時取引情報の全てを検索する。もし、同じような期間に設定した定時取引情報が複数あれば、それらをすべて検索する。

【0009】この定時取引第2操作入力部を操作しているものは、上記のように列挙された複数の項目の中から、現実に入出金があった項目を選択して、それを特定する。また、このときに出力された項目の内容と現実の内容とが異なるとき、例えば、最初に予定していた金額と現実に入出金した金額とが異なるときは、この定時取引第2操作入力部を介して検索処理部を修正動作させる。このようにして検索項目を特定すれば、その時点で、上記(a)から(e)までの各項目が特定された状態で、換言すれば仕訳作業を終了した状態で確定データ仕訳記憶部に記憶される。

【0010】また、随時取引第1操作入力部を操作して、いつ、いくらぐらの取引になるか定かではないが、発生することがある程度予想される随時取引の個々の取引を選択し、それらの個々の取引ごとに、次の情報を随時取引データ記憶部に記憶させる。

(w) 取引内容の処理区分を入力する。

(x) 上記(w)で入力したものの借方勘定科目コード、貸方勘定科目コード。

(y) 上記(w)で入力したものの摘要。

【0011】次に、定時の取引以外の取引が現実にあったなら、随時取引第2操作入力部を操作して随時取引用仕訳設定部を動作させ、随時取引データ記憶部内の科目摘要情報から摘要部分を表示選択し該当する科目摘要情報を特定する。さらに、その取引の日付け、及び金額を入力する。これで仕訳作業が終了し、その仕訳が終わったものを確定仕訳データとして確定仕訳データ記憶部に記憶させる。

【0012】そして、給与計算システムにより計算された給与計算データが、基本財務システムの定時取引データ記憶部に自動的に入力されると、上記基本財務システムにおける仕訳作業に反映され、会計処理される。バンキングシステムによる入出金データを、基本財務システムの検索処理部に入力し、銀行取引確認操作部を操作することにより、入出金明細に付いての取引を設定することにより、バンキングシステムと基本財務システムとを連動させる。また、給与計算システムで計算された給与計算データをバンキングシステムの給与振込データ記憶部と基本財務システムの定時取引データ記憶部に入力すれば、給与計算システムとバンキングシステムが基本財務

システムと連動することになる。給与計算システムの給与計算データや、基本財務システムの確定仕訳データが支払調書作成システムに、自動的に入力されると、集計処理して支払調書を作成する。また、法人税地方税計算システムでは、基本財務システムの演算処理部より、決算データが、決算データ記憶部に入力されると、減価償却入力部より入力した減価償却データと合わせて処理され、法人税及び地方税の計算が行われる。

#### 【0013】

【発明の効果】本発明の会計処理システムによれば、基本財務システムの、定時取引第1操作入力部と随時取引第1操作入力部からの入力作業を、会計の専門知識を有するものがやっておけば、その後の定時取引第2操作入力部と随時取引第2操作入力部の入力作業は、期間と金額など、ごく限られた情報を入力すれば足りるので、会計知識を持たない素人でも、簡単に仕訳作業ができる。また、基本財務システムと、給与計算システム、バンキングシステム、支払調書作成システム、法人税地方税計算システムとを連動することにより、給与計算結果及びバンキングの入出金データの会計処理を容易なり、さら

#### 【0014】

【実施例】図1に示す実施例は、基本財務システム16と、給与計算システム20と、バンキングシステム30と、支払調書作成システム40と、法人税地方税計算システム50とからなり、それぞれ矢印①〜⑥のように連動している。図2は、基本財務システム16の仕訳作業をするための回路図で、定時取引第1操作入力部1を定時取引用仕訳設定部2に接続するとともに、この仕訳設定部2を定時取引データ記憶部3に接続している。しかも、定時取引第1操作入力部1には、辞書の機能を備えたマスターファイル4も接続している。また、この定時取引データ記憶部3には、検索処理部5を接続するとともに、この検索処理部5には、それを操作するための定時取引第2操作入力部6を接続している。さらに、上記検索処理部5には確定仕訳データ記憶部7を接続し、この確定仕訳データ記憶部7にディスプレイ8、プリンタ9及び演算処理部10を接続している。

【0015】また、随時取引第1操作入力部11を随時取引データ記憶部12に接続するとともに、このデータ記憶部12には随時取引用仕訳設定部13を接続している。なお、上記マスターファイル4は、この随時取引第1操作入力部11にも接続している。さらに、上記随時取引用仕訳設定部13には、それを操作するための随時取引第2操作入力部14と、この随時取引用仕訳設定部13で設定された情報が、過去情報か未来情報かを判定するデータ判定部15とを接続している。そして、このデータ判定部15は、定時取引データ記憶部3と確定仕訳データ記憶部7とに接続している。

【0016】次に、この図2に示す回路の作用を、図3のフローチャート図をもとに説明する。最初に、これから処理しようとしている取引が定時取引なのか随時取引なのかを特定するが、定時取引であれば定時取引第1操作入力部1から定時取引用仕訳設定部2に取引情報を入力する。また、随時取引なら随時取引第1操作入力部11から随時取引データ記憶部12に取引情報を入力する。そして、この定時取引第1操作入力部1から定時取引用仕訳設定部2に入力する取引情報は、次のとおりである。すなわち、この定時取引第1操作入力部1からは、あらかじめ定期的に発生することがわかっている個々の取引、例えば、毎月支払う家賃などの取引を選択する。そして、この家賃について、次の取引情報を定時取引用仕訳設定部2に入力するが、それが図3のステップ(3)からステップ(16)までの操作である。

【0017】(a) その対象期間、例えば、1年間定期的に発生するのなら、何年何月から何年何月までの1年間というような対象期間と月内の日付を入力する。

(b) 上記(a)で入力した取引内容の処理区分、ここでは、入金なのか出金なのかあるいはその他の内容なのかの処理区分を入力する。例えば、家賃の場合は出金区分を入力する。

(c) 上記(a)で入力したものの借方勘定科目コード及び貸方勘定科目コードを入力する。例えば、家賃を預金から支払うのであれば、借方勘定科目コードとして「地代家賃」のコードを入力し、貸方勘定科目コードとして「預金」のコードを入力する。

(d) 補助コードの入力が必要な取引の場合上記(a)で入力したものの借方補助コードや貸方補助コードを入力する。なお、この補助コードとは、例えば、預金の場合ならば銀行口座ごと割り付けられたコードをいう。

(e) 上記(a)で入力したもののあらかじめわかっている金額、家賃ならまさにその金額を入力する。

(f) 上記(a)で入力したものの摘要、家賃なら「事務所家賃」などと入力する。

(g) 上記(a)で入力したものの消費税区分を入力する。

【0018】なお、ステップ(11)で、摘要を設定するかいなかを判定しているが、これは、次のことを意味している。すなわち、摘要は、前記マスターファイル4にも記憶させてあるので、このマスターファイル4の記憶情報をそのまま使うか、あるいはその摘要を自ら直接入力するかどうかで、ステップ(12)に進むかあるいはステップ(14)に進むかを選択する。

【0019】もし、ステップ(12)を選択すると、まず語頭音の50音いずれかの文字を、定時取引第1操作入力部1に入力しなければならない。例えば、家賃なら、「や」の文字を入力する。このようにすると、マスターファイル4から語頭音が「や」に相当する摘要をすべて検索してそれを表示する。この中から、入力者が該当する摘要を選択するもので、これがステップ(13)である。

また、ステップ(14)を選択すると、入力者は、その摘要を直接入力しなければならない。そして、この直接入力した摘要をマスターファイル4に登録するが、このときにも語頭音で検索できるようにその50音を特定する。このような操作がステップ(15)である。そして、ステップ(16)で消費税区分を入力し終って、ひとつの取引、例えば家賃に関する取引情報の入力終了する。そして、この情報が定時取引か随時取引かを判定するとともに、定時取引のときには定時取引データ記憶部3に記憶される。

【0020】いずれにしても、上記のようにして家賃に関するいろいろな必要情報を入力し終ったら、次に、別の定時取引を選択し、それらの取引について、上記と同じようにして(a) から(q) までの取引情報を入力する。そして、現在想定できる定時取引のすべてを選択し、それらの取引ごとに上記(a) から(q) までの取引情報を入力したとき、それらの個々の定時取引は、仕訳関係を設定された状態で、定時取引データ記憶部3に記憶されることになる。そして、この定時取引第1操作入力部1を操作して取引情報を入力するときだけは、ある程度の会計的な専門知識を必要とする。なぜなら、個々の定時取引について、その借方勘定科目や貸方勘定科目などを判断して、取引情報を入力しなければならないからである。

【0021】次に、随時取引第1操作入力部11を利用して、取引情報を入力する場合について説明する。随時取引とは、いつ、いくらぐらいの取引になるか定かではない取引をいう。このようなものについても、発生することがある程度想定できるものがある。そこで、この予想される随時取引の個々の取引を選択し、それらの個々の取引ごとに、随時取引第1操作入力部11を操作して、次の情報を随時取引データ記憶部12に記憶させる。その操作が上記ステップ(2) からステップ(16)までの操作である。ただし、この随時取引に関しては、図3のステップ(2) 及び(9) において、すべてNoを選択することになる。したがって、これらステップ(2) 及び(9) でスキップしたこと以外はすべて定時取引の場合と同じになる。

【0022】(w) 特定した取引の取引内容の処理区分、ここでは入金なのか出金なのかあるいはその他の内容なのかの処理区分を入力する。例えば、文具の購入を取引内容とすれば、出金を選択する。

(x) 上記(w) で入力したものの借方勘定科目コード及び貸方勘定科目コードを入力する。例えば、文具を現金で購入することを想定すれば、借方勘定科目コードは「事務用品費」とし貸方勘定科目コードを「現金」とする。また、これらについても、定時取引と同様に補助コードの入力が必要な取引の場合は、借方補助コードや貸方補助コードを入力する。

(y) 上記(w) で入力したものの摘要を入力する。文具の

場合は「ノート」など現実に購入した文具の具体的な名前を入力する。

(z) 上記(w) で入力したものの消費税区分を入力する。

【0023】なお、この場合にも、個々の随時取引について、その借方勘定科目や貸方勘定科目などを判断しなければならないので、ある程度の会計的専門知識を有するものが入力しなければならない。また、本実施例では、処理区分を入金、出金、その他としたが、例えば、現金、預金の別などとすることもできる。上記のようにして、定時取引についても随時取引についても、初期の設定が終われば、後は、現実に発生した取引を入力することになる。まず、定時取引が発生したら、図4に示したフローチャートの手順にしたがって、取引情報を入力する。つまり、現実に入出金があったとき、定時取引第2操作入力部6を操作して、その処理区分を、検索処理部5に入力する。

【0024】次に、その対象期間を同じく検索処理部5に入力する。前記したように、定時取引は、それが発生するであろう日を想定して、その対象期間を記憶させているので、その対象期間さえ特定してやれば、取引のある程度特定できる。そこで、定時取引第2操作入力部6から対象期間が入力されると、検索処理部5は、上記定時取引データ記憶部3から、入力された処理区分と対象期間に該当する定時取引情報を検索する。もし、同じような期間に設定した定時取引情報が複数あれば、それらをすべて検索する(ステップ(22))。

【0025】定時取引第2操作入力部6を操作しているものは、上記のように列挙された複数の定時取引情報の中から、現実に入出金があった取引を選択して、それを特定する(ステップ(23))。そして、さらにその領収書Noなどを入力した後、その日付や金額を修正することが可能である。また、このとき科目についても同様に修正できる。例えば、現金で支払う予定にしていたものを、預金の残高から支払った場合には、ここでその修正を行う(ステップ(25))。そして、この定時取引が手形で決済されたものかどうかによってステップ(27)をスキップするかどうか決まる。手形で決済された場合には、その手形番号・振出日・決済日・振出銀行が入力される。

【0026】このようにして定時取引情報を特定し、現実の取引内容との照合や修正入力がおこなわれると、その特定された取引は、借方勘定科目コードや貸方勘定科目コードなどが、すべて決められているので、この時点では、専門的な会計知識を必要とする仕訳作業が不要になる。つまり、この定時取引第2操作入力部6を操作するものは、現実に入出金があったときに、その処理区分と対象期間を入力し既に入力済みの定時取引を特定後、日付及び金額の照合や修正さえおこなえばよいことになる。上記のようにして検索処理部5で現実の取引の金額を入力したりして、その取引内容が特定されたら、上記



定時取引第2操作入力部6を操作して、確定情報を検索処理部5に入力する。検索処理部5に、この確定情報が入力されると、その定時取引情報は、仕訳作業を終了した状態で確定データ仕訳記憶部7に記憶される。

【0027】次に、随時取引が発生したら、図5に示したフローチャートの手順にしたがって、取引情報を入力する。つまり、随時取引のなかで、現実に入出金があったなら、随時取引第2操作入力部14を操作して、その処理区分である入金、出金、その他の処理区分を随時取引用仕訳設定部13に入力する(ステップ(29))。つぎに、取引の摘要を特定するために、その語頭音の文字を入力すると、随時取引用仕訳設定部13は、随時取引データ記憶部12から該当する摘要を表示し、そして選択する(ステップ(30)、(31))。さらに、その入出金の日付け、領収書等の証書No及び金額を入力する。このとき、科目の修正もおこなえる。例えば、現金で支払う予定にしていたものを、預金から支払った場合には、ここでその修正を行う(ステップ(32)、(33))。

【0028】上記の作業が終了すると、その特定された取引に対して、データ判定部15が次のような判定をする。この随時取引というのは、例えば、それを現金で支払えば、それ以後は過去の確定したものとして帳簿などに記載できる。ところが、それを買掛処理でもすれば、債務は発生しているけれど、実際には支払っていないので未確定なものということになる。

【0029】そこで、このデータ判定部15では、現実の入力日を基準にして、すでに確定した過去のものか、あるいは未確定な未来のものかを判定し、確定したものであればそれを確定仕訳データ記憶部7に記憶させる。それが未確定なものであれば、定時取引データ記憶部3に記憶させる。このように未確定なものを定時取引データ記憶部3に記憶させたのは、処理は未確定であるけれど、その発生は確定しているので、それ以後は定時取引として扱うようにしたものである。上記のように確定仕訳データ記憶部7に仕訳作業を終了した過去取引情報が記憶され、定時取引データ記憶部に仕訳作業の終了した未来取引情報が記憶されれば、現金出納帳、損益計算書あるいは貸借対照表などを作成するための必要情報が整ったことになるので、これらの情報をもとにして、演算処理部10が必要に応じ、いろいろな加工をすることになる。以上が、本発明の中心部となる基本財務システムの特長である仕訳作業に付いての説明である。

【0030】次に、各システムの連動について、図6、7を用いて説明する。図6は、システム全体が連動した状態のブロック図であり、図1を更に詳細に表したものである。ただし、各システムとも互いに連動する部分のみ図示していて、特に、図6に示す基本財務システム16は、図2の一部である。基本財務システム16は、定時取引データ記憶部3と、検索処理部5と、随時取引データ記憶部12と、確定仕訳データ記憶部7と、演算処

理部10を備えている。給与計算システム20は、給与計算入力部21と、演算処理部22と、給与計算データ記憶部23を備え、バンキングシステム30は、給与振込データ記憶部31と、入出金明細記憶部32と、一般振込データ記憶部34と、銀行取引確認操作部33と備えている。また、支払調書作成部システム40は、集計処理部41と、データ記憶部42と、出力部43とを備え、法人税地方税計算システム50は、決算データ記憶部51と、法人税地方税演算処理部52と、減価償却入力部53と、減価償却データ記憶部54と出力部55とを備えている。

【0031】各システムの連動の矢印①～⑥を、番号順に説明する。①は、給与計算システム20と基本財務システム16の連動であり、給与計算データ記憶部23の給与計算の実績データを定時取引データ記憶部3に入力する。②は、給与計算システム20とバンキングシステム30との連動であり、給与計算データ記憶部23の給与計算の実績データをバンキングシステム30の給与振込データ記憶部31に入力する。そして、データ確認後、振込を実行し、入出金データが、入出金明細記憶部32に送られる。

【0032】③は、基本財務システム16とバンキングシステム30との連動であり、入出金明細記憶部32から入出金明細データを基本財務システム16の検索処理部5に送り、銀行から送られた自社の取引明細データに定時取引データまたは、随時取引データを設定する。これにより、仕訳データが発生する。入出金明細データの取引設定作業を図7に示すフローチャートにしたがって説明する。まず、入出金データと、それに該当する定時取引データを表示する(ステップ40、41)。次に、No. 1～Nの入出金データをNo. 1から順番に、表示された定時取引データと比較して定時取引があれば(ステップ43)、入金明細に定時取引データを設定する(ステップ46)。定時取引が無い場合には、随時取引データを選択し(ステップ44)、随時取引データを設定する(ステップ45)。ひとつの入出金明細に付いて、すべての取引を設定するまでステップ43～47を繰り返す。さらに、No. Nまでのすべての明細に付いて同じことを行う(ステップ49)。そして、発生した仕訳データは、確定仕訳データ記憶部7に入力される。

【0033】④は、基本財務システム16と法人税地方税計算システム50との連動であり、演算処理部10から、法人決算データを決算データ記憶部51に送り、演算処理部52では、減価償却データ記憶部の減価償却データと合わせて、税計算を行う。その結果は、申告書として出力することができる。⑤は、支払調書作成システム40と基本財務システム16との連動であり、確定仕訳データ記憶部7から支払データを、集計処理部41へ送り、集計処理されたデータは、データ記憶部42に記憶される。⑥は、支払調書作成システム40と給与計算

システム20との連動であり、給与計算データ記憶部から給与所得の源泉データを集計処理部41へ送り、集計処理されたデータは、データ記憶部42に記憶される。なお、データ記憶部42のデータは、出力部43より、支払い調書合計表として出力することもできる。

【図面の簡単な説明】

【図1】本実施例のブロック図である。

【図2】仕訳機能を有する部分の回路図である。

【図3】仕訳作業の初期設定時のフローチャート図である。

【図4】定時取引発生時の仕訳作業のフローチャート図である。

【図5】随時取引発生時の仕訳作業のフローチャート図である。

【図6】図1の詳細なブロック図である。

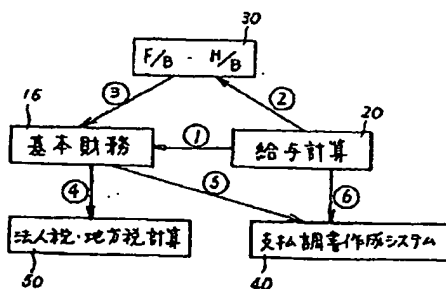
【図7】バンキングシステムの入出金明細データの取引設定作業のフローチャート図である。

【符号の説明】

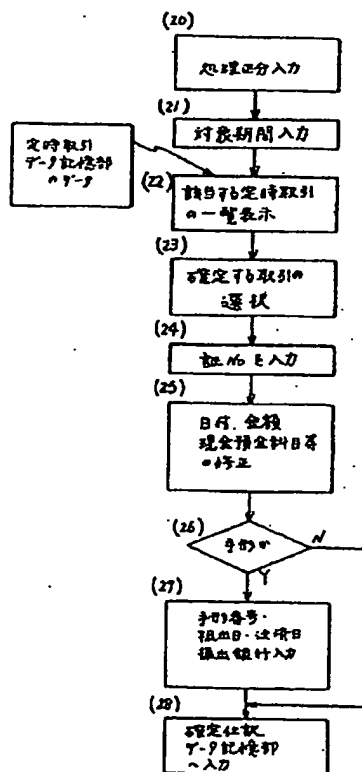
- 1 定時取引第1操作入力部
- 2 定時取引用仕訳設定部
- 3 定時取引データ記憶部
- 5 検索処理部
- 6 定時取引第2操作入力部

- \* 7 確定仕訳データ記憶部
- 8 ディスプレイ
- 11 随時取引第1操作入力部
- 12 随時取引データ記憶部
- 13 随時取引用仕訳設定部
- 14 随時取引第2操作入力部
- 15 データ判定部
- 16 基本財務システム
- 20 給与計算システム
- 21 給与計算入力部
- 22 演算処理部
- 23 給与計算データ記憶部
- 30 バンキングシステム
- 31 給与振込データ記憶部
- 32 一般振込データ記憶部
- 33 銀行取引確認操作部
- 40 支払調書作成システム
- 41 集計処理部
- 42 データ記憶部
- 20 43 出力部
- 50 法人税地方税計算システム
- 51 決算データ記憶部
- \* 52 演算処理部

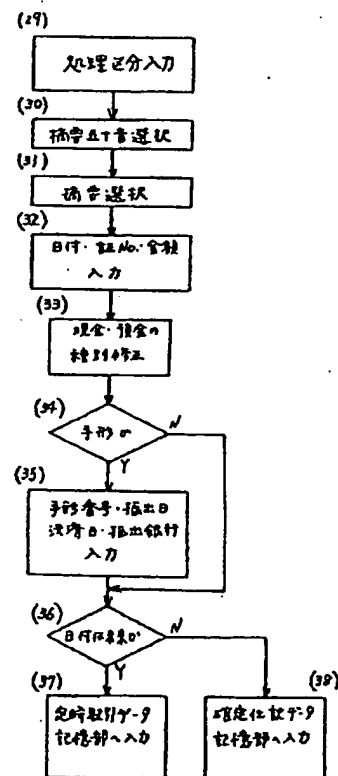
【図1】



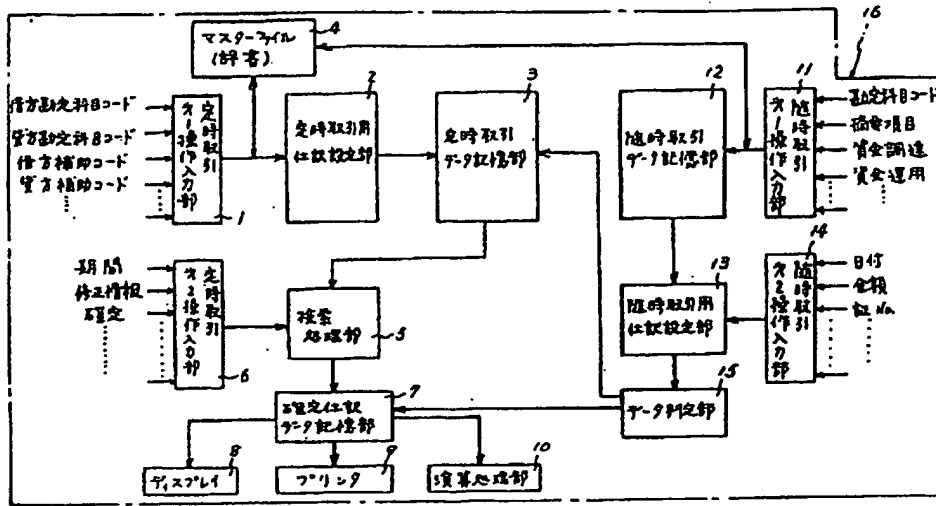
【図4】



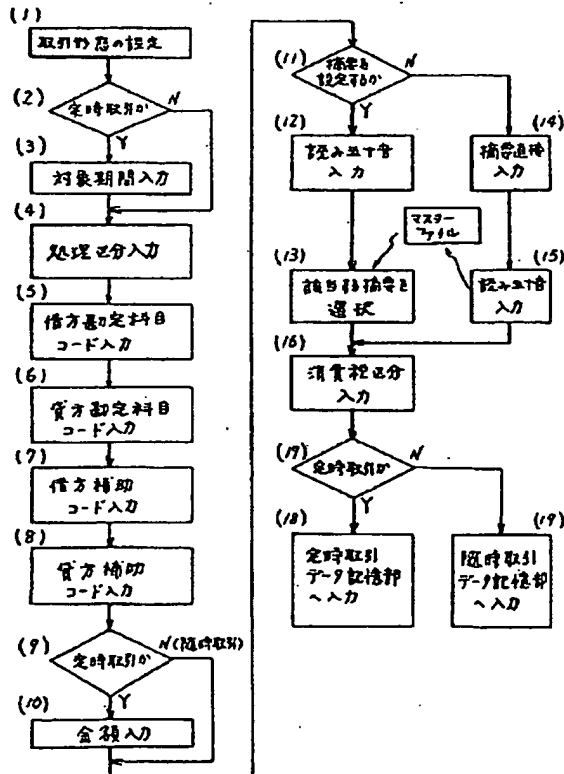
【図5】



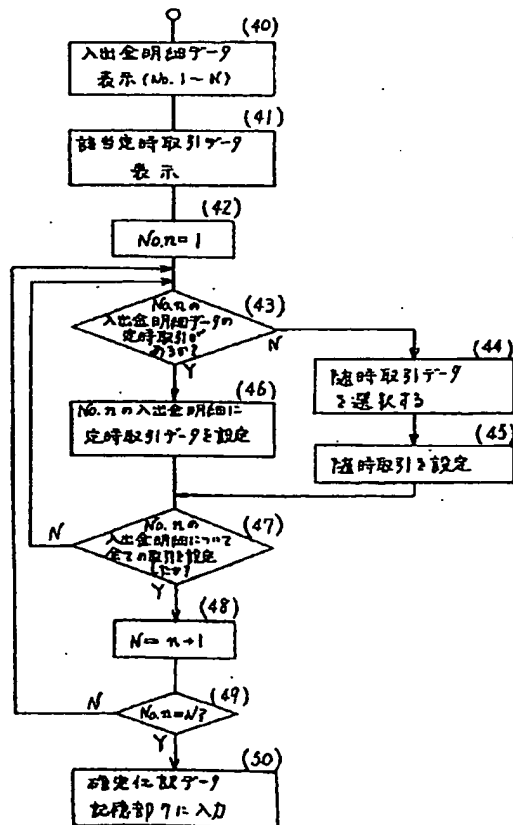
【図2】



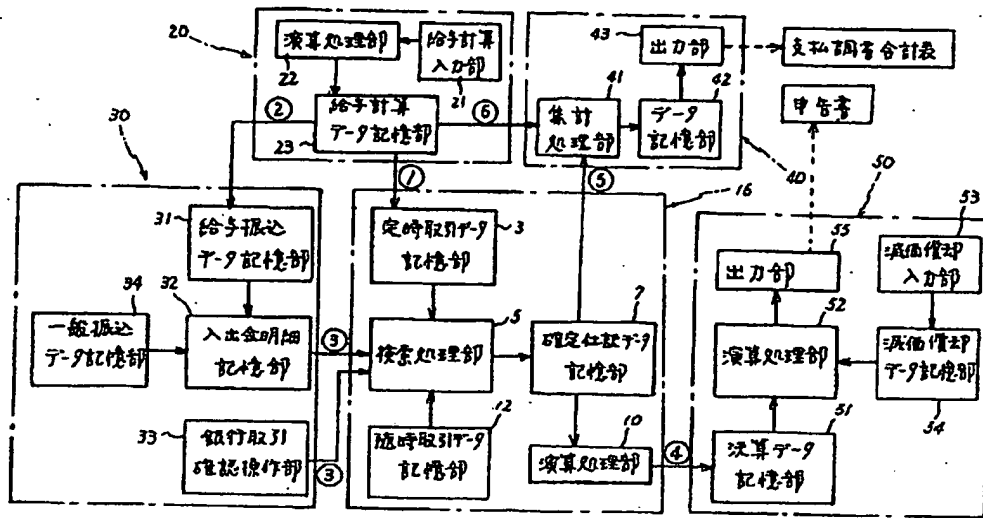
【図3】



【図7】



【図6】



**90/008,481**  
**Reexamination**



US005875435C1

(12) **EX PARTE REEXAMINATION CERTIFICATE** (6865th)  
**United States Patent**  
**Brown**

(10) Number: **US 5,875,435 C1**  
 (45) Certificate Issued: **Jun. 9, 2009**

- (54) **AUTOMATED ACCOUNTING SYSTEM**  
 (75) Inventor: **Gordon T. Brown, Pittsburgh, PA (US)**  
 (73) Assignee: **Noah Systems, Inc., Pittsburgh, PA (US)**

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**Reexamination Request:**  
 No. 90/008,481, Jan. 31, 2007

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 Issued: **Feb. 23, 1999**  
 Appl. No.: **09/080,497**  
 Filed: **May 18, 1998**

**Related U.S. Application Data**

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- (63) Continuation-in-part of application No. 08/313,988, filed on Sep. 28, 1994, now abandoned.  
 (51) **Int. Cl.**  
**G06Q 40/00** (2006.01)  
 (52) **U.S. Cl.** ..... **705/30; 705/33; 705/39**  
 (58) **Field of Classification Search** ..... None  
 See application file for complete search history.

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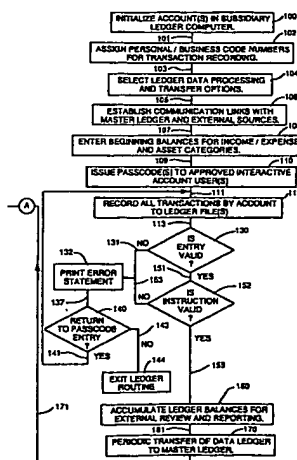
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*Primary Examiner*—Peter C. English

**(57) ABSTRACT**

An automated accounting system for an entity, such as an individual or business, is provided in which at least one file is established for the entity and a plurality of data inputs are provided to the file. The data inputs include electronically recorded transactions made between the entity and other entities. Access is provided to the file for agents of the entity so that one of the agents can perform one or more activities related to the data inputs such as entering, deleting, reviewing, adjusting and processing.



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1

**EX PARTE  
REEXAMINATION CERTIFICATE  
ISSUED UNDER 35 U.S.C. 307**

THE PATENT IS HEREBY AMENDED AS  
INDICATED BELOW.

Matter enclosed in heavy brackets [ ] appeared in the patent, but has been deleted and is no longer a part of the patent; matter printed in italics indicates additions made to the patent.

AS A RESULT OF REEXAMINATION, IT HAS BEEN DETERMINED THAT:

The patentability of claims 1-18 is confirmed.

New claims 19-56 are added and determined to be patentable.

19. *The method of claim 1, wherein said first entity is an individual.*

20. *The method of claim 1, wherein said first entity is a business.*

21. *The method of claim 1, wherein at least one of said other entities is a merchant.*

22. *The method of claim 1, wherein at least one of said other entities is a financial institution.*

23. *The method of claim 1, wherein at least one of said other entities is a bank.*

24. *The method of claim 1, wherein said step of transmitting said record of each transaction and selected standardized codes to said at least one separate financial accounting system is performed via a communication network accessible by said first entity and said other entities.*

25. *The method of claim 7, wherein said first entity or said agent can perform entering of said information in said selected subsidiary ledgers.*

26. *The method of claim 7, wherein said first entity or said agent can perform deleting of said information in said selected subsidiary ledgers.*

27. *The method of claim 7, wherein said first entity or said agent can perform adjusting of said information in said selected subsidiary ledgers.*

28. *The method of claim 7, wherein said first entity or said agent can perform processing of said information in said selected subsidiary ledgers.*

29. *The system of claim 12, wherein said first entity is an individual.*

30. *The system of claim 12, wherein said first entity is a business.*

31. *The system of claim 12, wherein said financial accounting computer is operated by the first entity.*

32. *The system of claim 31, wherein said first entity is an individual.*

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33. *The system of claim 12, wherein said financial accounting computer provides a menu of financial transaction codes for association with said financial transactions.*

34. *The system of claim 12, wherein said financial accounting computer provides a menu of standardized itemization codes for association with said financial transactions.*

35. *The system of claim 12, wherein said second entity is a merchant.*

36. *The system of claim 12, wherein said second entity is a financial institution.*

37. *The system of claim 12, wherein said second entity is a bank.*

38. *The system of claim 12, wherein said financial transactions include sale of goods and/or services from said second entity to said first entity.*

39. *The system of claim 12, wherein said financial transaction computer is operated by a merchant.*

40. *The system of claim 12, wherein said financial transaction computer is operated by a financial institution.*

41. *The system of claim 12, wherein said financial transaction computer is operated by a bank.*

42. *The system of claim 12, wherein said data inputs include electronically recorded financial transactions between said first entity and at least one additional entity.*

43. *The system of claim 42, wherein said first entity is an individual, said second entity is a merchant or financial institution, and said at least one additional entity is a merchant or a financial institution.*

44. *The system of claim 42, wherein said second entity is a merchant and said at least one additional entity is a merchant.*

45. *The system of claim 42, wherein said second entity is a merchant and said at least one additional entity is a financial institution.*

46. *The system of claim 42, wherein said second entity is a financial institution and said at least one additional entity is a financial institution.*

47. *The system of claim 12, wherein said first communication means includes communication links between said first entity, said second entity, and at least one additional entity.*

48. *The system of claim 12, wherein said access means allows said first entity and/or said agent to perform entering of said data inputs.*

49. *The system of claim 12, wherein said access means allows said first entity and/or said agent to perform deleting of said data inputs.*

50. *The system of claim 12, wherein said access means allows said first entity and/or said agent to perform adjusting of said data inputs.*

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51. The system of claim 12, wherein said access means allows said first entity and/or said agent to perform processing of said data inputs.

52. A financial accounting system for a first entity such as an individual or a business, said system comprising:

a financial accounting computer having at least one file;

a financial transaction computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a plurality of other entities;

first communication means for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

means for providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

53. A financial accounting system comprising:

a financial accounting computer, and

at least one ledger file on said financial accounting computer;

wherein said financial accounting computer is configured to receive data inputs from a financial transaction computer, said financial transaction computer configured to receive said data inputs including electronically recorded financial transactions made between a first entity and a second entity, and wherein said financial accounting computer stores said data inputs in said at least one ledger file, said data inputs including an electronic representation of said financial transactions made between said first entity and said second entity;

wherein said financial accounting computer and said financial transaction computer are coupled via a first

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communication means for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

wherein said first entity and/or an agent of said first entity can access said file via means for providing access to said file of said financial accounting computer, said access allowing said first entity and/or said agent of said first entity to perform at least one of entering, deleting, reviewing, adjusting or processing said data inputs.

54. The financial accounting system as set forth in claim 53, wherein said financial accounting computer provides a menu of at least one financial transaction code for association with said financial transaction.

55. The financial accounting system as set forth in claim 53, wherein said financial accounting computer provides a menu of at least one standardized itemization code for association with said financial transaction.

56. A financial accounting system for a first entity such as an individual or a business, said system comprising:

a financial accounting computer having at least one file, wherein said financial accounting computer cooperates with a financial transaction computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a plurality of other entities;

said financial accounting computer coupled to a first communication means for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

means for providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

\* \* \* \* \*



UNITED STATES PATENT AND TRADEMARK OFFICE

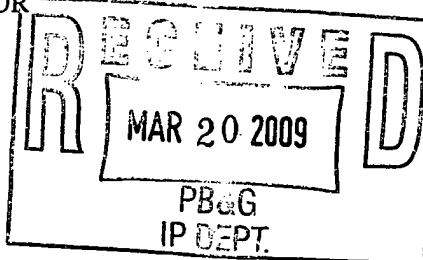
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29694 7590 03/18/2009

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EXAMINER
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DATE MAILED: 03/18/2009

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
90/008,481	01/31/2007	5875435	37202/082001	5480

29694 7590 03/18/2009

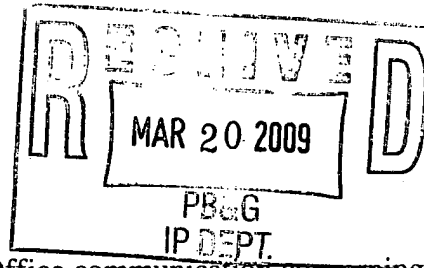
PIETRAGALLO GORDON ALFANO BOSICK & RASPANTI LLP  
ONE OXFORD CENTRE, 38TH FLOOR  
301 GRANT STREET  
PITTSBURGH, PA 15219-6404

EXAMINER

ART UNIT

PAPER NUMBER

DATE MAILED: 03/18/2009



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THIRD PARTY REQUESTER'S CORRESPONDENCE ADDRESS

Date:

OSHA - LIANG L.L.P. (INTUIT)

MAILED

TWO HOUSTON CENTER

MAR 18 2009

909 FANNIN STREET, SUITE 3500

HOUSTON, TX 77010

CENTRAL REEXAMINATION UNIT

**EX PARTE REEXAMINATION COMMUNICATION TRANSMITTAL FORM**

REEXAMINATION CONTROL NO. : 90008481

PATENT NO. : 5875435

ART UNIT : 3900

Enclosed is a copy of the latest communication from the United States Patent and Trademark Office in the above identified ex parte reexamination proceeding (37 CFR 1.550(f)).

Where this copy is supplied after the reply by requester, 37 CFR 1.535, or the time for filing a reply has passed, no submission on behalf of the ex parte reexamination requester will be acknowledged or considered (37 CFR 1.550(g)).

**Notice of Intent to Issue  
Ex Parte Reexamination Certificate**

Control No.

90/008,481

Patent Under Reexamination

5875435

Examiner

PETER C. ENGLISH

Art Unit

3993

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

1. ☒ Prosecution on the merits is (or remains) closed in this *ex parte* reexamination proceeding. This proceeding is subject to reopening at the initiative of the Office or upon petition. Cf. 37 CFR 1.313(a). A Certificate will be issued in view of
- (a) ☒ Patent owner's communication(s) filed: 15 August 2008.
- (b) ☐ Patent owner's late response filed: \_\_\_\_\_.
- (c) ☐ Patent owner's failure to file an appropriate response to the Office action mailed: \_\_\_\_\_.
- (d) ☐ Patent owner's failure to timely file an Appeal Brief (37 CFR 41.31).
- (e) ☐ Other: \_\_\_\_\_.
- Status of *Ex Parte* Reexamination:
- (f) Change in the Specification: ☐ Yes ☒ No
- (g) Change in the Drawing(s): ☐ Yes ☒ No
- (h) Status of the Claim(s):
- (1) Patent claim(s) confirmed: 1-18.
- (2) Patent claim(s) amended (including dependent on amended claim(s)): \_\_\_\_\_.
- (3) Patent claim(s) cancelled: \_\_\_\_\_.
- (4) Newly presented claim(s) patentable: 19-51, 53-56 and 58.
- (5) Newly presented cancelled claims: 52 and 57.
2. ☒ Note the attached statement of reasons for patentability and/or confirmation. Any comments considered necessary by patent owner regarding reasons for patentability and/or confirmation must be submitted promptly to avoid processing delays. Such submission(s) should be labeled: "Comments On Statement of Reasons for Patentability and/or Confirmation."
3. ☐ Note attached NOTICE OF REFERENCES CITED (PTO-892).
4. ☐ Note attached LIST OF REFERENCES CITED (PTO/SB/08).
5. ☐ The drawing correction request filed on \_\_\_\_\_ is: ☐ approved ☐ disapproved.
6. ☐ Acknowledgment is made of the priority claim under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the certified copies have
- ☐ been received.
- ☐ not been received.
- ☐ been filed in Application No. \_\_\_\_\_.
- ☐ been filed in reexamination Control No. \_\_\_\_\_.
- ☐ been received by the International Bureau in PCT Application No. \_\_\_\_\_.
- \* Certified copies not received: \_\_\_\_\_.
7. ☐ Note attached Examiner's Amendment.
8. ☐ Note attached Interview Summary (PTO-474).
9. ☐ Other: \_\_\_\_\_.

cc: Requester (if third party requester)

U.S. Patent and Trademark Office  
PTOL-469 (Rev.08-06)

Notice of Intent to Issue Ex Parte Reexamination Certificate

Part of Paper No 20090311

## **STATEMENT OF REASONS FOR PATENTABILITY AND/OR CONFIRMATION**

1. The following is an examiner's statement of reasons for patentability and/or confirmation of the claims found patentable in this reexamination proceeding:

The patent owner's arguments set forth in the Appeal Brief filed on 15 August 2008 are found to be persuasive. Therefore, the prior art rejections set forth in items 5 and 7 of the final Office action have been withdrawn.

Claim 1 is confirmed as patentable because the cited prior art patents and printed publications fail to teach a method of providing accounting reports and statements for a first entity which includes: conducting through other entities separate financial transactions with the first entity at a plurality of separate points, the transactions including transfer of funds and instructions for transfer of funds; transmitting a record of each transaction and selected standardized codes to at least one separate financial accounting system at about the time of the transaction; and sorting the transactions in the separate financial accounting system and producing an accounting statement therefrom.

The Cushing et al. reference teaches a banking system wherein retail merchants are tied into a banking network through point-of-sale terminals and microcomputers, and sales transactions are immediately charged to a consumer's bank account and simultaneously credited to a merchant's account (see the last paragraph on page 235). Cushing et al. also teaches online processing of transactions as they occur, from their point of origin (see the last three paragraphs on page 66). Cushing et al. further teaches an electronic data interchange (EDI) system for processing transactions between organizations in a number of industries (see the last two paragraphs on page 237). The EDI system replaces the flow of paper documents with electronic transmission of business transaction documents, reduces the amount of human intervention required through a computer-to-computer exchange, and relies upon standardized formats to insure proper processing of transactions between a plurality of distinct organizations (see the list spanning pages 237 and 239). In the EDI system, a standardized purchase order is electronically transmitted from a buyer's computer system to a seller's computer system, an order confirmation is automatically transmitted from the seller's computer system back to the buyer's computer system, an electronic bill is transmitted from the seller's computer system to the buyer's

Art Unit: 3993

computer system, the buyer's computer system monitors inventory and automatically reorders inventory items, and the seller's computer system provides instant transaction data to sales, manufacturing and engineering personnel (see Figure 7.22 on page 238).

Claim 1 defines over Cushing et al. because the reference fails to teach transmitting a record of each transaction and selected standardized codes to at least one separate financial accounting system at about the time of the transaction; and sorting the transactions in the separate financial accounting system and producing an accounting statement therefrom.

Claims 2-11 are confirmed as patentable because of their dependency from claim 1.

Claim 12 is confirmed as patentable because the cited prior art patents and printed publications fail to teach a financial accounting system comprising: a financial accounting computer; a financial transaction computer receiving electronically recorded financial transactions; and first communication means for transferring the electronically recorded financial transactions from said financial transaction computer to a file of said financial accounting computer. As discussed in detail in the Appeal Brief, the "first communication means for transferring..." recited in claim 12 is a means-plus-function limitation which must be interpreted under 35 USC 112, sixth paragraph. The disclosure of Patent No. 5,875,435 consistently defines the "communication means" as being a network connecting the financial accounting computer and the financial transaction computer to produce a total accounting system in which diverse users are interconnected (see column 1, lines 42-45; column 3, lines 15-18; column 8, lines 22-25) for automated accounting of all financial transactions (see column 2, lines 12-17; column 4, lines 17-20; column 5, lines 1-6), thereby making it possible for the accounting system to generate accounting records useful to the diverse users of the network (see column 1, lines 55-60). In addition to the network interconnecting the diverse users, the "communication means" also includes a modem or other data transfer equipment for communicating over a network (see column 6, lines 9-12), as well as a common language used by both the financial accounting computer and the financial transaction computer to enable the computers to communicate processing instructions and utilize standardized transaction codes (see column 2, lines 28-32). Therefore, the "first communication means for transferring..." recited in claim 12, when interpreted under 35 USC 112, sixth paragraph, includes the following key features: (1) a network connecting the financial accounting computer and the financial transaction computer to



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produce a total accounting system in which diverse users are interconnected for automated accounting of all financial transactions; (2) a modem or other data transfer equipment for communicating over the network; and (3) a common language used by both the financial accounting computer and the financial transaction computer to enable the computers to communicate processing instructions and utilize standardized transaction codes.

Claim 12 defines over Cushing et al. because the reference fails to teach a financial transaction computer receiving electronically recorded financial transactions; and first communication means for transferring the electronically recorded financial transactions from the financial transaction computer to a file of a financial accounting computer. Specifically, the network computer system described by Cushing et al. does not include a financial transaction computer receiving electronically recorded financial transactions that are transferred to a financial accounting computer, together with an equivalent under 35 USC 112, sixth paragraph, of the "communication means" recited in claim 12.

Claims 13-18 are confirmed as patentable because of their dependency from claim 12.

Claims 19-28 are patentable because of their dependency from claim 1.

Claims 29-51 are patentable because of their dependency from claim 12.

Claims 53, 54 and 58 are patentable for the same reasons given above with respect to claim 12.

Claims 55 and 56 are patentable because of their dependency from claim 54.

2. Any comments considered necessary by PATENT OWNER regarding the above statement must be submitted promptly to avoid processing delays. Such submission by the patent owner should be labeled: "Comments on Statement of Reasons for Patentability and/or Confirmation" and will be placed in the reexamination file.

3. Responses to this Office action may be submitted by facsimile and should be directed to the Central Reexamination Unit using facsimile number 571-273-9900. A confirmation of receipt will be generated automatically for all papers transmitted via this facsimile number.

All responses to be delivered by the United States Postal Service (USPS) should be addressed as follows:

Art Unit: 3993


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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Hand-delivered responses should be labeled "Attn: Central Reexamination Unit" and delivered to:

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401 Dulany Street  
Alexandria, VA 22314

Submissions for reexamination proceedings may also be submitted through EFS-Web (the USPTO's web-based document submission system).

4. Any document filed by either the patent owner or third party requester *must be served* on the other party (or parties in a merged proceeding) in the reexamination proceeding in the manner provided by 37 CFR 1.248. See 37 CFR 1.550(f) and MPEP 2266.03.
5. Any inquiry concerning this communication or earlier communications from the Reexamination Examiner should be directed to Peter English whose telephone number is 571-272-6671. The examiner can normally be reached on Monday through Thursday (7:00 AM - 5:00 PM). If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andres Kashnikow, can be reached at 571-272-4361.

  
Peter C. English 3/11/09  
Primary Examiner  
Central Reexamination Unit

Conferees: 

pe  
11 March 2009



UNITED STATES PATENT AND TRADEMARK OFFICE

GTB-2A1  
NOA-79935

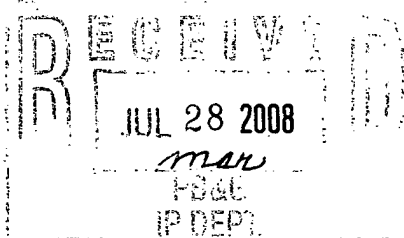
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
90/008,481 ✓	01/31/2007 ✓	5875435 ✓	37202/082001 ✓	5480 ✓

29694 7590 07/24/2008

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EXAMINER

ART UNIT PAPER NUMBER

DATE MAILED: 07/24/2008

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*Appeal Brief Due:*  
*Aug. 16*



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Robert P. Lord  
OSHA - LIANG LLP (INTUIT)  
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HOUSTON, TX 77010

**EX PARTE REEXAMINATION COMMUNICATION TRANSMITTAL FORM**

REEXAMINATION CONTROL NO. 90/008,481.

PATENT NO. 5875435.

ART UNIT 3993.

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**Ex Parte Reexamination  
Advisory Action  
Before the Filing of an Appeal Brief**

Control No.

90/008,481

Patent Under Reexamination

5875435

Examiner

PETER C. ENGLISH

Art Unit

3993

**--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

THE PROPOSED RESPONSE FILED 16 July 2008 FAILS TO OVERCOME ALL OF THE REJECTIONS IN THE FINAL REJECTION MAILED 16 May 2008.

1. ☐ Unless a timely appeal is filed, or other appropriate action by the patent owner is taken to overcome all of the outstanding rejection(s), this prosecution of the present *ex parte* reexamination proceeding WILL BE TERMINATED and a Notice of Intent to Issue *Ex Parte* Reexamination Certificate will be mailed in due course. Any finally rejected claims, or claims objected to, will be CANCELLED.

THE PERIOD FOR RESPONSE IS EXTENDED TO RUN \_\_\_\_\_ MONTHS FROM THE MAILING DATE OF THE FINAL REJECTION.  
Extensions of time are governed by 37 CFR 1.550(c).

**NOTICE OF APPEAL**

2. ☒ An Appeal Brief is due two months from the date of the Notice of Appeal filed on 16 June 2008 to avoid dismissal of the appeal. See 37 CFR 41.37(a). Extensions of time are governed by 37 CFR 1.550(c). See 37 CFR 41.37(e).

**AMENDMENTS**

3. ☐ The proposed amendment(s) filed after a final action, but prior to the date of filing a brief, will not be entered because:
- (a) ☐ They raise new issues that would require further consideration and/or search (see NOTE below);
  - (b) ☐ They raise the issue of new matter (see NOTE below);
  - (c) ☐ They are not deemed to place the proceeding in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
  - (d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: \_\_\_\_\_ (See 37 CFR 1.116 and 41.33(a)).

4. ☒ Patent owner's proposed response filed 16 July 2008 has overcome the following rejection(s): The rejection of claims 47 and 52 under 35 USC 112, second paragraph; and the rejection of claims 52 and 54-58 under 35 USC 305.

5. ☐ The proposed new or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).

6. ☒ For purposes of appeal, the proposed amendment(s) a) ☐ will not be entered, or b) ☒ will be entered and an explanation of how the new or amended claim(s) would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) patentable and/or confirmed: \_\_\_\_\_

Claim(s) objected to: \_\_\_\_\_

Claim(s) rejected: 1-58

Claim(s) not subject to reexamination: \_\_\_\_\_

**AFFIDAVIT OR OTHER EVIDENCE**

7. ☐ The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because patent owner failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
8. ☐ The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence fails to overcome all rejections under appeal and/or appellant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
9. ☐ The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

**REQUEST FOR RECONSIDERATION/OTHER**

10. ☒ The request for reconsideration has been considered but does NOT place the application in condition for allowance because: Patent owner's arguments are not persuasive for the reasons given in the final Office action.
11. ☐ Note the attached Information Disclosure Statement(s), PTO/SB/08, Paper No(s) \_\_\_\_\_.
12. ☐ Other: \_\_\_\_\_

Conferees:

  
Peter C. English  
Primary Examiner  
Central Reexamination Unit

7/24/08

JF

Sh/s

cc: Requester (if third party requester)



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NOA-79435

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90/008,481	01/31/2007	5875435	37202/082001	5480

29694 7590 07/07/2008

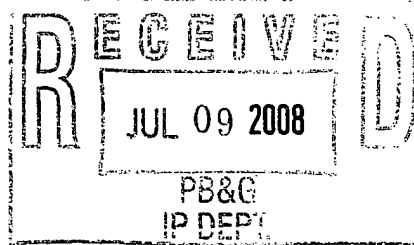
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EXAMINER

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PAPER NUMBER

DATE MAILED: 07/07/2008



*Appeal/ Eric P  
Doe: Aug. 14*

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HOUSTON, TX 77010

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CENTRAL REEXAMINATION UNIT

**EX PARTE REEXAMINATION COMMUNICATION TRANSMITTAL FORM**

REEXAMINATION CONTROL NO. 90/008,481.

PATENT NO. 5875435.

ART UNIT 3993.

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**Ex Parte Reexamination  
Advisory Action  
Before the Filing of an Appeal Brief**

Control No.

90/008,481

Patent Under Reexamination

5875435

Examiner

PETER C. ENGLISH

Art Unit

3993

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

THE PROPOSED RESPONSE FILED 16 June 2008 FAILS TO OVERCOME ALL OF THE REJECTIONS IN THE FINAL REJECTION MAILED 16 May 2008.

1. ☐ Unless a timely appeal is filed, or other appropriate action by the patent owner is taken to overcome all of the outstanding rejection(s), this prosecution of the present *ex parte* reexamination proceeding WILL BE TERMINATED and a Notice of Intent to Issue *Ex Parte* Reexamination Certificate will be mailed in due course. Any finally rejected claims, or claims objected to, will be CANCELLED.

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**NOTICE OF APPEAL**

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**AMENDMENTS**

3. ☒ The proposed amendment(s) filed after a final action, but prior to the date of filing a brief, will not be entered because:
- (a) ☒ They raise new issues that would require further consideration and/or search (see NOTE below);
  - (b) ☐ They raise the issue of new matter (see NOTE below);
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  - (d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: See Continuation Sheet (See 37 CFR 1.116 and 41.33(a)).

4. ☐ Patent owner's proposed response filed \_\_\_\_\_ has overcome the following rejection(s): \_\_\_\_\_
5. ☐ The proposed new or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
6. ☒ For purposes of appeal, the proposed amendment(s) a) ☒ will not be entered, or b) ☐ will be entered and an explanation of how the new or amended claim(s) would be rejected is provided below or appended.
- The status of the claim(s) is (or will be) as follows:
- Claim(s) patentable and/or confirmed: \_\_\_\_\_
- Claim(s) objected to: \_\_\_\_\_
- Claim(s) rejected: 1-58
- Claim(s) not subject to reexamination: \_\_\_\_\_

**AFFIDAVIT OR OTHER EVIDENCE**

7. ☐ The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because patent owner failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
8. ☐ The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence fails to overcome all rejections under appeal and/or appellant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
9. ☐ The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

**REQUEST FOR RECONSIDERATION/OTHER**

10. ☒ The request for reconsideration has been considered but does NOT place the application in condition for allowance because: See Continuation Sheet.
11. ☐ Note the attached Information Disclosure Statement(s), PTO/SB/08, Paper No(s) \_\_\_\_\_.
12. ☐ Other: \_\_\_\_\_.

Conferees: 

  
Peter C. English  
Primary Examiner  
Central Reexamination Unit

cc: Requester (if third party requester)



## Continuation of 3. NOTE:

The proposed amendments to claims 19-56 and 58 fail to comply with 37 CFR 1.530(d)(2), (f) and (i) for the following reasons:

All new claims should include the status indicator "new", even if they are amended.

All new claims should be underlined in their entirety, even if they are amended, since all changes are to be made relative to the patent claims.

No new claim should include any bracketing (see amended new claims 47, 52, 54 and 58), even if they are amended, since all changes are to be made relative to the patent claims.

The proposed amendments to claims 52, 54 and 58 fail to comply with 37 CFR 1.530(e), which requires an explanation of the support in the disclosure of the patent for the changes to the claims made by the amendment.

The proposed amendment to claim 52 adds the limitation "open network" while removing the limitation "entry of a passcode", thereby adding new issues requiring further consideration.

The proposed amendment to claim 54 also adds the following new issues under 35 USC 112, second paragraph:

At line 6, the newly-added term "said first entity" lacks proper antecedent basis.

At lines 7, 8 and 17, the term "said data" is indefinite because it is unclear whether this refers to the "data" recited at line 4 or the "data inputs" recited at line 6.

The proposed amendment to claim 54 does not overcome the broadening rejection under 35 USC 305 because, at line 14, the claim recites the broader recitation "a user", whereas original patent claim 12 is limited to the first entity or agents thereof.

## Continuation of 10. NOTE:

The request for reconsideration has been considered but does NOT place the application in condition for allowance because: Patent owner's arguments are not persuasive for the reasons given in the final Office action.



UNITED STATES PATENT AND TRADEMARK OFFICE

GTB-2A1  
NDA-79935

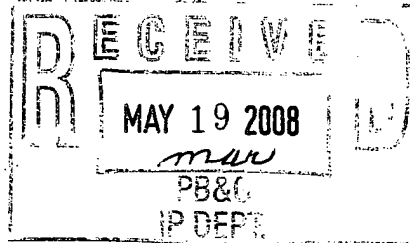
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FILE ON CPI

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AGT PIETRAGALLO GORDON ALFANO BOSICK & RASPANTI LLP  
ONE OXFORD CENTRE, 38TH FLOOR  
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PITTSBURGH, PA 15219-6404



EXAMINER

ART UNIT PAPER NUMBER

DATE MAILED: 05/16/2008

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Response Due:  
June 16



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**Office Action in Ex Parte Reexamination**Control No.  
90/008,481Patent Under Reexamination  
5875435Examiner  
PETER C. ENGLISHArt Unit  
3993

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

- a ☒ Responsive to the communication(s) filed on 14 March 2008.      b ☒ This action is made FINAL.  
c ☐ A statement under 37 CFR 1.530 has not been received from the patent owner.

A shortened statutory period for response to this action is set to expire 1 month(s) from the mailing date of this letter. Failure to respond within the period for response will result in termination of the proceeding and issuance of an *ex parte* reexamination certificate in accordance with this action. 37 CFR 1.550(d). **EXTENSIONS OF TIME ARE GOVERNED BY 37 CFR 1.550(c).** If the period for response specified above is less than thirty (30) days, a response within the statutory minimum of thirty (30) days will be considered timely.

**Part I THE FOLLOWING ATTACHMENT(S) ARE PART OF THIS ACTION:**

- |   |   |
|---|---|
| 1. <input type="checkbox"/> Notice of References Cited by Examiner, PTO-892.        | 3. <input type="checkbox"/> Interview Summary, PTO-474. |
| 2. <input checked="" type="checkbox"/> Information Disclosure Statement, PTO/SB/08. | 4. <input type="checkbox"/> _____.                      |

**Part II SUMMARY OF ACTION**

- 1a. ☒ Claims 1-58 are subject to reexamination.  
1b. ☐ Claims \_\_\_\_\_ are not subject to reexamination.  
2. ☐ Claims \_\_\_\_\_ have been canceled in the present reexamination proceeding.  
3. ☐ Claims \_\_\_\_\_ are patentable and/or confirmed.  
4. ☒ Claims 1-58 are rejected.  
5. ☐ Claims \_\_\_\_\_ are objected to.  
6. ☐ The drawings, filed on \_\_\_\_\_ are acceptable.  
7. ☐ The proposed drawing correction, filed on \_\_\_\_\_ has been (7a) ☐ approved (7b) ☐ disapproved.  
8. ☐ Acknowledgment is made of the priority claim under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some\* c) ☐ None of the certified copies have

1 ☐ been received.

2 ☐ not been received.

3 ☐ been filed in Application No. \_\_\_\_\_.

4 ☐ been filed in reexamination Control No. \_\_\_\_\_.

5 ☐ been received by the International Bureau in PCT application No. \_\_\_\_\_.

\* See the attached detailed Office action for a list of the certified copies not received.

9. ☐ Since the proceeding appears to be in condition for issuance of an *ex parte* reexamination certificate except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte* Quayle, 1935 C.D. 11, 453 O.G. 213.

10. ☐ Other: \_\_\_\_\_

cc: Requester (if third party requester)

## DETAILED ACTION

### *Information Disclosure Statement*

1. The information disclosure statement (IDS) filed 20 August 2007 has been considered. However, Japanese document number 05216861A has been lined through on Form PTO/SB/08A because the IDS fails to include a concise explanation of the relevance, as it is presently understood by the individual designated in 37 CFR 1.56(c) most knowledgeable about the content of the information, of this non-English patent document. See 37 CFR 1.98(a)(3). Japanese document number 05216861A has been placed in the application file, but it has not been considered.

### *Claim Rejections - 35 USC § 112*

2. Claims 47 and 52 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In claim 47, at lines 2-3, the term "said at least one additional entity" lacks proper antecedent basis. Note that this term is introduced in claim 42.

In claim 52, at line 11, the term "said agent" lacks proper antecedent basis.

3. Claims 52 and 54-58 are rejected under 35 U.S.C. 305 as enlarging the scope of the claims of the patent being reexamined. In 35 U.S.C. 305, it is stated that "[n]o proposed amended or new claim enlarging the scope of a claim of the patent will be permitted in a reexamination proceeding..." A claim presented in a reexamination "enlarges the scope" of the patent claim(s) where the claim is broader than any claim of the patent. A claim is broader in scope than the original claims if it contains within its scope any conceivable product or process which would not have infringed the original patent. A claim is broadened if it is broader in any one respect, even though it may be narrower in other respects.

Claim 52 differs from claim 12 of Patent No. 5,875,435 in that claim 52 recites "a communication network including communication links" in place of the "communication means" of claim 12, and claim 52 recites that "the financial accounting computer is programmed to allow

Art Unit: 3993

access to said file upon entry of a passcode” in place of the “means for providing access to said file” of claim 12. While rendering claim 12 narrower in some respects, these differences between claim 52 and claim 12 also render the claim broader in other respects. Specifically, the means-plus-function limitations of claim 12 may be defined under 35 USC 112, sixth paragraph as corresponding to more structure than simply that which is now recited in claim 52. For example, the “communication means” may include software in addition to the network and links of claim 52, and the “means for providing access” may include hardware in addition to the computer programming of claim 52.

Claim 54 is broader than claim 12 of Patent No. 5,875,435 because claim 54 does not recite: a financial transaction computer “for receiving data inputs, said data inputs including electronically recorded transactions made between said first entity and a second entity” (claim 12, lines 4-7); “first communication means for transferring said data inputs” from the financial transaction computer to the financial accounting computer (claim 12, lines 8-10); and “means for providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities...” (claim 12, lines 11-14).

Claims 55 and 56 are broader than claim 12 of Patent No. 5,875,435 for the same reasons given above with respect to claim 54.

Claim 57 is broader than the claims of Patent No. 5,875,435 because none of the claims of the patent are drawn to a “computer readable medium” (claim 57, line 1). Further, claim 57 is broader than claim 1 of the patent because claim 57 defines a different method than that defined in claim 1 of the patent.

Claim 58 is broader than claim 12 of Patent No. 5,875,435 because claim 58 does not recite a financial transaction computer “for receiving data inputs” (claim 12, line 4).

#### ***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

Art Unit: 3993

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 1-58 are rejected under 35 U.S.C. 102(b) as being anticipated by Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990). NOTE: Cushing et al. was not cited in Patent Number 5,875,435.

The request for *ex parte* reexamination contains a detailed explanation of the pertinency and manner of applying the Cushing et al. reference to each of claims 1-18 of Patent Number 5,875,435. See page 3, line 2 through page 11, line 4 of the request. This portion of the request is hereby incorporated by reference as an explanation of the teaching provided in Cushing et al. that anticipates the subject matter of claims 1-58 of Patent Number 5,875,435.

#### ***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. In an alternative interpretation, claim 14 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) in view of Marks (US 5,117,356). NOTE: Cushing et al. and Marks were not cited in Patent Number 5,875,435.

The request for *ex parte* reexamination contains a detailed explanation of the pertinency and manner of applying the Cushing et al. and Marks references to claim 14 (including the limitations of claim 12 from which claim 14 depends) of Patent Number 5,875,435. See page 11, lines 8-20 of the request together with page 7, line 2 through page 8, line 28. These portions of the request are hereby incorporated by reference as an explanation of the teachings provided in

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Cushing et al. and Marks that render claim 14 of Patent Number 5,875,435 obvious under 35 U.S.C. 103(a).

***Response to Arguments***

8. Patent owner's arguments filed on 14 March 2008 have been fully considered. Patent owner argues that claim 1 of Patent No. 5,875,435 is patentable because Cushing et al. fails to teach the step of transmitting a record of each transaction to a *separate* financial accounting system. Specifically, patent owner asserts that Cushing et al. is directed to a closed, proprietary system which does not permit transmission of data to entities outside the system, whereas the "separate financial accounting system" recited in claim 1 refers to an open connected network accessible by all entities involved in any given financial transaction. This argument is not persuasive for the following reasons. First, claim 1 simply does not require that the system is "an open connected network accessible by all entities involved in any given financial transaction." Such language is not found in the claim. Further, the broad recitation of a "separate" financial accounting system does not necessarily require an open connected network accessible to all. In attempting to give a narrow interpretation to a broad limitation, patent owner is improperly reading limitations into the claim. The system of Cushing et al., which includes a central computer which is "separate" from the point-of-sale terminals, reads on this broad recitation of claim 1.

Patent owner argues that claim 12 of Patent No. 5,875,435 is patentable because Cushing et al. fails to teach communication means for transferring data inputs from the financial transaction computer to the file of the financial accounting computer. Specifically, patent owner asserts that Cushing et al. is directed to a closed, proprietary system which does not permit transmission of data to entities outside the system, whereas the "communication means" recited in claim 12 refers to an open connected network accessible by all entities involved in any given financial transaction. This argument is not persuasive for the following reasons. First, claim 12 simply does not require that the system is "an open connected network accessible by all entities involved in any given financial transaction." Such language is not found in the claim. Further, the broad recitation of a "communication means" does not necessarily require an open connected network accessible to all. In attempting to give a narrow interpretation to a broad limitation,



Art Unit: 3993

patent owner is improperly reading limitations into the claim. The system of Cushing et al., which includes a central computer in "communication" with separate point-of-sale terminals, reads on this broad recitation of claim 12.

With respect to claims 8 and 15, patent owner's argument is not persuasive because the ATM of Cushing et al. possesses the capability to transfer funds.

### ***Final Action***

9. Patent owner's amendment filed 14 March 2008 necessitated the new grounds of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a).

10. Litigation involving Patent No. 5,875,435 (*Noah Systems v. Intuit, US District-Pennsylvania Western, No. 2:06cv933*) has been stayed for the purposes of reexamination. Accordingly, a shortened statutory period of 1 month is set for response to Office actions in this proceeding. See MPEP 2263.

**Extensions of time under 37 CFR 1.136(a) do not apply in reexamination proceedings.** The provisions of 37 CFR 1.136 apply only to "an applicant" and not to parties in a reexamination proceeding. Further, in 35 U.S.C. 305 and in 37 CFR 1.550(a), it is required that reexamination proceedings "will be conducted with special dispatch within the Office."

**Extensions of time in reexamination proceedings are provided for in 37 CFR 1.550(c).** A request for extension of time must be filed on or before the day on which a response to this action is due, and it must be accompanied by the petition fee set forth in 37 CFR 1.17(g). The mere filing of a request will not effect any extension of time. An extension of time will be granted only for sufficient cause, and for a reasonable time specified.

The filing of a timely first response to this final rejection will be construed as including a request to extend the shortened statutory period for an additional month, which will be granted even if previous extensions have been granted. In no event, however, will the statutory period for response expire later than SIX MONTHS from the mailing date of the final action. See MPEP § 2265.

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**Remarks**

11. Any proposed amendment filed in this reexamination proceeding must be made in accordance with 37 CFR 1.530(d)-(j) and comply with the formal requirements of 37 CFR 1.52(a) and (b). See MPEP 2250.

12. Responses to this Office action may be submitted by facsimile and should be directed to the Central Reexamination Unit using facsimile number 571-273-9900. A confirmation of receipt will be generated automatically for all papers transmitted via this facsimile number.

All responses to be delivered by the United States Postal Service (USPS) should be addressed as follows:

Mail Stop Ex Parte Reexam  
Central Reexamination Unit  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Hand-delivered responses should be labeled "Attn: Central Reexamination Unit" and delivered to:

Customer Service Window  
Randolph Building, Lobby Level  
401 Dulany Street  
Alexandria, VA 22314

NOTE: Submissions for reexamination proceedings are ***not*** accepted through EFS-Web (the USPTO's web-based document submission system), but must be made in paper. See MPEP 2224 (*ex parte*) and 2624 (*inter partes*).

13. Any document filed by either the patent owner or third party requester ***must be served*** on the other party (or parties in a merged proceeding) in the reexamination proceeding in the manner provided by 37 CFR 1.248. See 37 CFR 1.550(f) and MPEP 2266.03.


14. The patent owner is reminded of the continuing responsibility under 37 CFR 1.565(a) to apprise the Office of any litigation activity, or other prior or concurrent proceeding, involving the patent throughout the course of this reexamination proceeding. The third party requester is also

Art Unit: 3993

reminded of the ability to similarly apprise the Office of any such activity or proceeding throughout the course of this reexamination proceeding. See MPEP §§ 2207, 2282 and 2286.

15. Any inquiry concerning this communication or earlier communications from the Reexamination Examiner should be directed to Peter English whose telephone number is (571)272-6671. The examiner can normally be reached on Monday through Thursday (7:00 AM - 5:00 PM). If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andres Kashnikow, can be reached at 571-272-4361.

For general information regarding reexamination proceedings please call the Central Reexamination Unit at 571-272-7705. For guidance on reexamination practice and procedure please call the Office of Patent Legal Administration at 571-272-7703. Information regarding this reexamination proceeding may be obtained from the Patent Application Information Retrieval (PAIR) system. For more information about the PAIR system, see <http://pair-direct.uspto.gov>.



5/13/08

Peter C. English  
Primary Examiner  
Central Reexamination Unit

Conferees: *BCD*

*MLB*

pe

13 May 2008

FILED  
AUG 20 2007

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Substitute for form 1449/PTO

Approved for use through 09/30/2007. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Complete if Known

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Application Number 90/008,481  
Filing Date January 31, 2007  
First Named Inventor 5,875,435 (Gordon T. Brown)  
Art Unit 3993  
Examiner Name Peter C. English  
Attorney Docket Number NOA 79935

Examiner Initials*	Cite No. <sup>1</sup>	U. S. PATENT DOCUMENTS			
		Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
PE		Number-Kind Code <sup>2</sup> (if known)			
		US- 5,144,115	09-01-1992	Yoshida	
		US-			
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Examiner Initials*	Cite No. <sup>1</sup>	FOREIGN PATENT DOCUMENTS			
		Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
PE		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)			
		JP 05246861 A	06-27-1993	N.M.S.H.W.K.K.	(English Abstract)
		JP 03223958 A	10-02-1991	Hitachi Ltd.	(English Abstract)
		JP 03242793 A	10-29-1991	Mitsubishi Plastics et al	(English Abstract)

Examiner Signature *Peter C. English* Date Considered 5/13/08

\*EXAMINER: Initial if reference considered/whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

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Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

**(Use as many sheets as necessary)**

**Complete if Known**

Application Number	90/008,481
Filing Date	January 31, 2007
First Named Inventor	5,875,435 (Gordon T. Brown)
Art Unit	3993
Examiner Name	Peter C. English
Attorney Docket Number	NOA 79935

Sheet	1	of	1
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## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examine Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>2</sup> Number <sup>4</sup> Kind Code <sup>3</sup> (if known)				
PE PE		<del>JP 06216861 A</del>	<del>00-27-1993</del>	<del>N M CHII:KK</del>	<del>(English Abstract)</del>	
		JP 03223958 A	10-02-1991	Hitachi Ltd.	(English Abstract)	
		JP 03242793 A	10-29-1991	Mitsubishi Plastics et al	(English Abstract)	

**Examiner  
Signature**

Date Considered

5/13/08

\*EXAMINER: Initial if reference considered whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.


**Complete if Known**

<b>Application Number</b>	90/008,481
<b>Filing Date</b>	January 31, 2007
<b>First Named Inventor</b>	5,875,435 (Gordon T. Brown)
<b>Art Unit</b>	3993
<b>Examiner Name</b>	Peter C. English
<b>Attorney Docket Number</b>	NOA 79935

**(Use as many sheets as necessary)**

Sheet	1	of	1
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[illegible]

Examiner Signature		Date Considered	5/13/08
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\*EXAMINER: Initial if reference considered whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

***If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.***

<b>Ex Parte Reexamination Interview Summary</b>	<b>Control No.</b>	<b>Patent Under Reexamination</b>	
	90/008,481	5875435	
	<b>Examiner</b>	<b>Art Unit</b>	
	Peter C. English	3993	

All participants (USPTO personnel, patent owner, patent owner's representative):

- (1) Peter English; Matthew Graham; Brian Green (3) Gordon Brown  
 (2) Alan Towner (4) \_\_\_\_\_

Date of Interview: 08 August 2007

Type: a) ☐ Telephonic b) ☐ Video Conference  
 c) ☒ Personal (copy given to: 1) ☐ patent owner 2) ☒ patent owner's representative)

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: \_\_\_\_\_

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.  
 Any other agreement(s) are set forth below under "Description of the general nature of what was agreed to..."

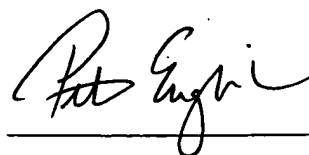
Claim(s) discussed: 1 and 12.

Identification of prior art discussed: Cushing et al. ("Accounting Information Systems: A Comprehensive Approach", 5<sup>th</sup> edition).

Description of the general nature of what was agreed to if an agreement was reached, or any other comments:  
See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims patentable, if available, must be attached. Also, where no copy of the amendments that would render the claims patentable is available, a summary thereof must be attached.)

A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION MUST INCLUDE PATENT OWNER'S STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. (See MPEP § 2281). IF A RESPONSE TO THE LAST OFFICE ACTION HAS ALREADY BEEN FILED, THEN PATENT OWNER IS GIVEN **ONE MONTH** FROM THIS INTERVIEW DATE TO PROVIDE THE MANDATORY STATEMENT OF THE SUBSTANCE OF THE INTERVIEW (37 CFR 1.560(b)). THE REQUIREMENT FOR PATENT OWNER'S STATEMENT CAN NOT BE WAIVED. **EXTENSIONS OF TIME ARE GOVERNED BY 37 CFR 1.550(c).**



Examiner's signature, if required

cc: Requester (if third party requester)

Continuation of Description of the general nature of what was agreed to if an agreement was reached, or any other comments:

With respect to claim 1, Mr. Towner argued that Cushing et al. teaches a closed Electronic Data Interchange (EDI) system and therefore fails to teach the steps of (1) conducting through other entities separate financial transactions with the first entity at a plurality of separate points, (2) associating and transmitting standardized codes to a separate financial accounting system, and (3) producing an accounting statement by the separate financial accounting system based on transaction records and standardized codes transmitted thereto. The open nature of the system is intended to be defined by the recitation of the financial accounting system as "separate".

With respect to claim 12, Mr. Towner argued that Cushing et al. lacks a financial transaction computer from which data is transferred to a financial accounting computer via the claimed "communication means". Under 35 USC 112, 6<sup>th</sup> paragraph, Mr. Towner argued that the communication means of claim 12 should be interpreted as being an open connected network. The examiner pointed out that on pages 223-224 Cushing et al. teaches local financial transaction computers connected to a central host computer (i.e., financial accounting computer) via a network.

The examiner recommended that the patent owner's response set forth a detailed explanation of the claim language that distinguishes the claimed invention from Cushing et al., i.e., why the claim language should be interpreted to define over the reference.





## UNITED STATES PATENT AND TRADEMARK OFFICE

FILE ON CPI

GTB- 2 A 1  
NOA 79935

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United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
90/008,481 ✓	01/31/2007 ✓	5875435 ✓	37202/082001	5480 ✓

29694 7590 07/12/2007

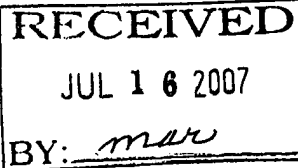
AGT PIETRAGALLO, BOSICK & GORDON LLP  
ONE OXFORD CENTRE, 38TH FLOOR  
301 GRANT STREET  
PITTSBURGH, PA 15219-6404

EXAMINER

ART UNIT

PAPER NUMBER

DATE MAILED: 07/12/2007



Please find below and/or attached an Office communication concerning this application or proceeding.

Response Due:  
Aug. 12



UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents  
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(THIRD PARTY REQUESTER'S CORRESPONDENCE ADDRESS)

Robert P. Lord  
OSHA - LIANG LLP (INTUIT)  
1221 MCKINNEY STREET, SUITE 2800  
HOUSTON, TX 77010

**EX PARTE REEXAMINATION COMMUNICATION TRANSMITTAL FORM**

REEXAMINATION CONTROL NO. 90/008,481.

PATENT NO. 5875435.

ART UNIT 3993.

Enclosed is a copy of the latest communication from the United States Patent and Trademark Office in the above identified *ex parte* reexamination proceeding (37 CFR 1.550(f)).

Where this copy is supplied after the reply by requester, 37 CFR 1.535, or the time for filing a reply has passed, no submission on behalf of the *ex parte* reexamination requester will be acknowledged or considered (37 CFR 1.550(g)).

<b>Office Action in Ex Parte Reexamination</b>	<b>Control No.</b> 90/008,481	<b>Patent Under Reexamination</b> 5875435	
	<b>Examiner</b> Peter C. English	<b>Art Unit</b> 3993	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

- a ☐ Responsive to the communication(s) filed on \_\_\_\_\_. b ☐ This action is made FINAL.  
c ☒ A statement under 37 CFR 1.530 has not been received from the patent owner.

A shortened statutory period for response to this action is set to expire 1 month(s) from the mailing date of this letter. Failure to respond within the period for response will result in termination of the proceeding and issuance of an *ex parte* reexamination certificate in accordance with this action. 37 CFR 1.550(d). **EXTENSIONS OF TIME ARE GOVERNED BY 37 CFR 1.550(c).** If the period for response specified above is less than thirty (30) days, a response within the statutory minimum of thirty (30) days will be considered timely.

**Part I THE FOLLOWING ATTACHMENT(S) ARE PART OF THIS ACTION:**

1. ☐ Notice of References Cited by Examiner, PTO-892. 3. ☐ Interview Summary, PTO-474.  
2. ☒ Information Disclosure Statement, PTO/SB/08. 4. ☐ \_\_\_\_\_.

**Part II SUMMARY OF ACTION**

- 1a. ☒ Claims 1-18 are subject to reexamination.  
1b. ☐ Claims \_\_\_\_\_ are not subject to reexamination.  
2. ☐ Claims \_\_\_\_\_ have been canceled in the present reexamination proceeding.  
3. ☐ Claims \_\_\_\_\_ are patentable and/or confirmed.  
4. ☒ Claims 1-18 are rejected.  
5. ☐ Claims \_\_\_\_\_ are objected to.  
6. ☐ The drawings, filed on \_\_\_\_\_ are acceptable.  
7. ☐ The proposed drawing correction, filed on \_\_\_\_\_ has been (7a) ☐ approved (7b) ☐ disapproved.  
8. ☐ Acknowledgment is made of the priority claim under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of the certified copies have  
1 ☐ been received.  
2 ☐ not been received.  
3 ☐ been filed in Application No. \_\_\_\_\_.  
4 ☐ been filed in reexamination Control No. \_\_\_\_\_.  
5 ☐ been received by the International Bureau in PCT application No. \_\_\_\_\_.  
\* See the attached detailed Office action for a list of the certified copies not received.  
9. ☐ Since the proceeding appears to be in condition for issuance of an *ex parte* reexamination certificate except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte* Quayle, 1935 C.D. 11, 453 O.G. 213.  
10. ☐ Other: \_\_\_\_\_

cc: Requester (if third party requester)

## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-18 are rejected under 35 U.S.C. 102(b) as being anticipated by Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990). NOTE: Cushing et al. was not cited in Patent Number 5,875,435.

The request for *ex parte* reexamination contains a detailed explanation of the pertinency and manner of applying the Cushing et al. reference to each of claims 1-18 of Patent Number 5,875,435. See page 3, line 2 through page 11, line 4 of the request. This portion of the request is hereby incorporated by reference as an explanation of the teaching provided in Cushing et al. that anticipates the subject matter of claims 1-18 of Patent Number 5,875,435.

### *Claim Rejections - 35 USC § 103*

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. In an alternative interpretation, claim 14 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) in view of Marks (US 5,117,356). NOTE: Cushing et al. and Marks were not cited in Patent Number 5,875,435.

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The request for *ex parte* reexamination contains a detailed explanation of the pertinency and manner of applying the Cushing et al. and Marks references to claim 14 (including the limitations of claim 12 from which claim 14 depends) of Patent Number 5,875,435. See page 11, lines 8-20 of the request together with page 7, line 2 through page 8, line 28. These portions of the request are hereby incorporated by reference as an explanation of the teachings provided in Cushing et al. and Marks that render claim 14 of Patent Number 5,875,435 obvious under 35 U.S.C. 103(a).

### **Remarks**

5. Litigation involving Patent No. 5,875,435 (*Noah Systems v. Intuit, US District-Pennsylvania Western, No. 2:06cv933*) has been stayed for the purposes of reexamination. Accordingly, a shortened statutory period of 1 month is set for response to Office actions in this proceeding. See MPEP 2263.

6. Extensions of time under 37 CFR 1.136(a) will not be permitted in these proceedings because the provisions of 37 CFR 1.136 apply only to "an applicant" and not to parties in a reexamination proceeding. Additionally, 35 U.S.C. 305 requires that *ex parte* reexamination proceedings "will be conducted with special dispatch" (37 CFR 1.550(a)). Extensions of time in *ex parte* reexamination proceedings are provided for in 37 CFR 1.550(c).

7. In order to ensure full consideration of any amendments, affidavits or declarations, or other documents as evidence of patentability, such documents must be submitted in response to this Office action. Submissions after the next Office action, which is intended to be a final action, will be governed by the requirements of 37 CFR 1.116, which will be strictly enforced.

8. Any proposed amendment filed in this reexamination proceeding must be made in accordance with 37 CFR 1.530(d)-(j) and comply with the formal requirements of 37 CFR 1.52(a) and (b). See MPEP 2250.

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9. Responses to this Office action may be submitted by facsimile and should be directed to the Central Reexamination Unit using facsimile number 571-273-9900. A confirmation of receipt will be generated automatically for all papers transmitted via this facsimile number.

All responses to be delivered by the United States Postal Service (USPS) should be addressed as follows:

Mail Stop Ex Parte Reexam  
Central Reexamination Unit  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Hand-delivered responses should be labeled "Attn: Central Reexamination Unit" and delivered to:

Customer Service Window  
Randolph Building, Lobby Level  
401 Dulany Street  
Alexandria, VA 22314

NOTE: Submissions for reexamination proceedings are ***not*** accepted through EFS-Web (the USPTO's web-based document submission system), but must be made in paper. See MPEP 2224 (*ex parte*) and 2624 (*inter partes*).

10. Any document filed by either the patent owner or third party requester ***must be served*** on the other party (or parties in a merged proceeding) in the reexamination proceeding in the manner provided by 37 CFR 1.248. See 37 CFR 1.550(f) and MPEP 2266.03.

11. 37 CFR 1.33(c) has been revised to provide that the patent owner's correspondence address for all communications in an *ex parte* reexamination or an *inter partes* reexamination is designated as the correspondence address of the patent. See *Revisions and Technical Corrections Affecting Requirements for Ex Parte and Inter Partes Reexamination*, 72 FR 18892 (April 16, 2007)(Final Rule).

The correspondence address for any pending reexamination proceeding not having the same correspondence address as that of the patent is, by way of this revision to 37 CFR 1.33(c), automatically changed to that of the patent file as of the effective date. This change is effective

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for any reexamination proceeding which is pending before the Office as of May 16, 2007, including the present reexamination proceeding, and to any reexamination proceeding which is filed after that date. ***Parties are to take this change into account when filing papers***, and direct communications accordingly.

In the event the patent owner's correspondence address listed in the papers (record) for the present proceeding is different from the correspondence address of the patent, it is strongly encouraged that the patent owner affirmatively file a Notification of Change of Correspondence Address in the reexamination proceeding and/or the patent (depending on which address patent owner desires), to conform the address of the proceeding with that of the patent and to clarify the record as to which address should be used for correspondence.

12. The patent owner is reminded of the continuing responsibility under 37 CFR 1.565(a) to apprise the Office of any litigation activity, or other prior or concurrent proceeding, involving the patent throughout the course of this reexamination proceeding. The third party requester is also reminded of the ability to similarly apprise the Office of any such activity or proceeding throughout the course of this reexamination proceeding. See MPEP §§ 2207, 2282 and 2286.

13. Any inquiry concerning this communication or earlier communications from the Reexamination Examiner should be directed to Peter English whose telephone number is 571-272-6671. The examiner can normally be reached on Monday through Thursday (7:00 AM - 5:00 PM). If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andres Kashnikow, can be reached at 571-272-4361.

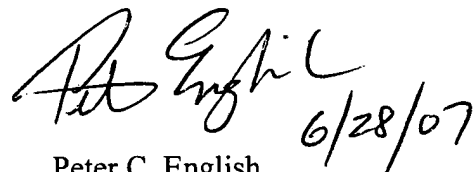
For general information regarding reexamination proceedings please call the Central Reexamination Unit at 571-272-7705. For guidance on reexamination practice and procedure please call the Office of Patent Legal Administration at 571-272-7703. Information regarding this reexamination proceeding may be obtained from the Patent Application Information

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Retrieval (PAIR) system. For more information about the PAIR system, see <http://pair-direct.uspto.gov>.



Peter C. English  
Primary Examiner  
Central Reexamination Unit

Conferees: *BKR*  
*MLB*

pe  
28 June 2007



29 MAY 2007

PTO/SB/08A (04-07)

Approved for use through 09/30/2007. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 3

## Complete if Known

Application Number 90/008,481  
Filing Date January 31, 2007  
First Named Inventor 5,875,435 (Gordon T. Brown)  
Art Unit 3993  
Examiner Name Peter C. English  
Attorney Docket Number NOA 79935

## U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
PE		US 4,025,905	05-24-1977	Gorgens	
		US 5,287,270	02-15-1994	Hardy et al.	
		US 5,325,290	06-28-1994	Cauffman et al.	
		US 2002/0032625	03-14-2002	Brown	
		US 2002/0046058	04-18-2002	Brown	
		US 6,226,624	05-01-2001	Watson et al.	
		US 6,283,761	09-04-2001	Joao	
		US 5,946,669	08-31-1999	Polk	
		US 5,930,778	07-27-1999	Geer	
		US 5,649,117	07-15-1997	Landry	
		US 5,649,115	07-15-1997	Schrader et al.	
		US 5,740,271	04-14-1998	Kunkler et al.	
		US 5,842,185	11-24-1998	Chancey et al.	
		US 5,412,190	05-02-1995	Josephson et al.	
		US 4,989,141	01-29-1991	Lyons et al.	
		US 5,471,669	11-28-1995	Lidman	
		US 5,420,405	05-30-1995	Chasek	
		US 5,265,007	11-23-1993	Barnhard Jr. et al.	
PE		US 5,206,803	04-27-1993	Vitagliano et al.	

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
PE		WO 99/27477	06-03-1999	The Depository Trust Co.		
PE		GB 2 251 098 A	06-24-1992	Allied Irish Banks p.l.c.		
PE		JP 7085181A	03-31-1995	Akinori		
PE		JP 54058332A	05-11-1979	Hiroe		

Examiner  
Signature

*[Handwritten Signature]*

Date  
Considered

6/28/07

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

**(Use as many sheets as necessary)**

Sheet	2
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**Complete if Known**

Application Number	90/008,481
Filing Date	January 31, 2007
First Named Inventor	5,875,435 (Gordon T. Brown)
Art Unit	3993
Examiner Name	Peter C. English
Attorney Docket Number	NOA 79935

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		Number-Kind Code <sup>2</sup> (if known)			
R		US- 4,321,672	03-23-1982	Braun et al.	
		US- 4,536,647	08-20-1985	Atalla et al.	
		US- 4,799,156	01-17-1989	Shavit et al.	
		US- 5,237,159	08-17-1993	Stephens et al.	
		US- 2,509,718	05-30-1950	Barbey	
		US- 2,263,909	11-09-1954	Allan	
		US- 3,040,984	06-26-1962	Cox et al.	
		US- 3,492,655	01-27-1970	Deskevich et al.	
		US- 3,623,012	11-23-1971	Lowry	
		US- 3,749,892	07-31-1973	Stenning	
		US- 3,985,998	10-12-1976	Crafton	
		US- 4,222,109	09-09-1980	Siwula	
		US- 4,264,808	04-28-1981	Owens et al.	
		US- 4,277,837	07-07-1981	Stuckert	
		US- 4,308,588	12-29-1981	Siwula	
R		US- 4,341,951	07-27-1982	Benton	
		US- 4,370,649	01-25-1983	Fuerte	
		US- 4,412,287	10-25-1983	Braddock III	
		US- 4,460,965	07-17-1984	Trehn	

## FOREIGN PATENT DOCUMENTS

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**Examiner  
Signature**

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Considered	

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Sheet 3 of 3**Complete if Known**

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PS		US- 4,549,264	10-22-1985	Carroll et al.	
		US- 4,569,029	02-04-1986	Hatta et al.	
		US- 4,594,663	06-10-1986	Nagata et al.	
		US- 4,837,556	06-06-1989	Matsushita et al.	
		US- 4,857,714	08-15-1989	Sunyich	
		US- 4,958,368	09-18-1990	Parker	
		US- 5,056,019	10-08-1991	Schultz et al.	
		US- 5,117,356	05-26-1992	Marks	
		US- 5,146,067	09-08-1992	Sloan et al.	
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Examiner Name	Peter C. English
Attorney Docket Number	NOA 79935

Sheet 1 of 5

## **NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PE		Open Financial Exchange (OFX) Specification 1.0, dated 2/14/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
PE		"Microsoft Online-Banking Strategy Gains Wide Industry Support", Microsoft Corporation press release, 5/8/1996, www.microsoft.com/presspass/press/1996/may96/hmbankpr.mspx.	
PE		"Quicken User Manual: Version 1.01 for Windows", Intuit Inc., 1991.	
PE		"Quicken User's Guide: Version 6 for IBM and PC Compatibles", Intuit Inc., February 1993.	
PE		"Quicken User's Guide: Version 4 for Macintosh", Intuit Inc., May 1993.	
PE		"Quicken User's Guide: Version 7 for IBM and PC Compatibles", Intuit Inc., September 1993.	
PE		PAGE ET AL., "Accounting and Information Systems", 4th Ed., Prentice-Hall Publishing, 1992.	
PE		RAHMAN ET AL., "Accounting Information Systems: Principles, Applications, and Future Directions", Prentice-Hall Publishing, 1988.	
PE		BOOCKHOLDT, "Accounting Information Systems: Transaction Processing and Controls", 3rd Ed., Irwin Publishing, 1993.	
PE		PAGE ET AL., "Accounting and Information Systems", 3rd Ed., Prentice-Hall Publishing, 1987.	

Examiner Signature		Date Considered	6/28/07
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with near communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Art Unit	3993
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Attorney Docket Number	NOA 79935

Sheet 2 of 5

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PE		Open Financial Exchange (OFX) Specification 1.0.1, 4/21/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
PE		"White Paper on Open Exchange (OE)", 9/16/1996, publication of Intuit Inc.	
PE		"Extensible Markup Language (XML): W3C Working Draft 14-Nov-96", World Wide Web Consortium, <a href="http://www.w3.org/TR/WD-xml-961114.html">http://www.w3.org/TR/WD-xml-961114.html</a> .	
PE		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", John Wiley & Sons, Inc., 1989.	
PE		WILKINSON ET AL., "Accounting Information Systems: Essential Concepts and Applications", 3rd Ed., John Wiley & Sons, Inc., 1997.	
PE		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", 2nd Ed., John Wiley & Sons, Inc., 1993.	
PE		ROMNEY ET AL., "Accounting Information Systems", 7th Ed., Addison-Wesley Publishing, 1997.	
PE		GELINAS ET AL., "Accounting Information Systems", 2nd Ed., South-Western College Publishing Co., 1993.	
PE		GELINAS ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing Co., 1996.	
PE		DAVIS ET AL., "Accounting Information Systems: A Cycle Approach", 3rd Ed., John Wiley & Sons, Inc., 1990.	

Examiner Signature		Date Considered	6/28/07
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	90/008,481
Filing Date	January 31, 2007
First Named Inventor	5,875,435 (Gordon T. Brown)
Art Unit	3993
Examiner Name	Peter C. English
Attorney Docket Number	NOA 79935

Sheet 3 of 5

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PE		NASH ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing, 1993.	
PE		BODNAR ET AL., "Accounting Information Systems", 5th Ed., Prentice-Hall, Inc., 1993.	
PE		CUSHING ET AL., "Accounting Information Systems and Business Organizations", 4th Ed., Addison-Wesley Publishing, 1987.	
PE		WILKINSON, "Accounting and Information Systems: Study Guide", 3rd Ed., John Wiley & Sons, Inc., 1991.	
PE		MADUEGBUNA, "A Critical Appraisal of the Continued Relevance of Bills of Exchange in an International Electronic Trade Environment", U. of Alberta, Master of Laws Thesis, 1992	
PE		ANTONIO, "The Usefulness of the 'Audit Trail' in Electronic Data Processing Systems", Univ. of Illinois, Ph.D. dissertation, 5/22/1967.	
PE		SMITH, "Transnational Banking Networks: A Telecommunications and Microcomputer Application for Small Offshore Operations", U.S. Int'l Univ., Ph.D. dissertation, 5/17/1982.	
PE		SUMMERS, "Accounting Information Systems", Houghton Mifflin Company, 1989.	
PE		LEITCH ET AL., "Accounting Information Systems Theory and Practice", 2nd Ed., Prentice-Hall, Inc., 1992.	
PE		CUSHING ET AL., "Accounting Information Systems", 6th Edition, Addison-Wesley Publishing, 1994.	

Examiner Signature		Date Considered	6/28/07
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		<b>Complete if Known</b>	
		Application Number	90/008,481
		Filing Date	January 31, 2007
		First Named Inventor	5,875,435 (Gordon T. Brown)
		Art Unit	3993
		Examiner Name	Peter C. English
Sheet 4 of 5	Attorney Docket Number	NOA 79935	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PE		"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, vol. 80, no. 12, pp. 34-35, November 1988 (partial text).	
PE		The Depository Trust Company, "About DTC", <a href="http://dtcservices.dtcc.com/aboutdtc/dtcintro/dtcintro">http://dtcservices.dtcc.com/aboutdtc/dtcintro/dtcintro</a> .	
PE		YODER ET AL., "Five Financial Programs for the Home", PC Magazine, Feb. 1983, pp. 106, vol. 1, no. 10.	
PE		OLIVIERI, "Mind Your Business: Not Another Checkbook Program", Softalk, Oct. 1983, p. 258, v4.	
PE		JONES, MITT, "Checkfree", PC Magazine, January 16, 1990, pp. 144-145, Vol. 9, No. 1.	
PE		The American Express Platinum Card, <a href="http://home1.americanexpress.com/apply/platinum/card/docs/page1b0.asp">http://home1.americanexpress.com/apply/platinum/card/docs/page1b0.asp</a> , Nov. 1, 2000.	
PE		KADLEC, "A consolidated approach to investment fund management", TMA Journal, Sep/Oct 1994, vol. 14, no. 5, pp. 42-46.	
PE		CUSHING ET AL., "Accounting Information Systems: A Comprehensive Approach", 5th Edition, Addison-Wesley Publishing, 1990.	
PE		WILKENS, "How Lawyers Can Use Microcomputers", Byte Magazine, May 1984, pp. 160-67.	
PE		Dow Jones Ledger Advertisement, Byte Magazine, May 1984.	

Examiner Signature		Date Considered	6/28/07
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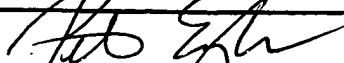
<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	90/008,481		
		Filing Date	January 31, 2007		
		First Named Inventor	5,875,435 (Gordon T. Brown)		
		Art Unit	3993		
		Examiner Name	Peter C. English		
Sheet	5	of	5	Attorney Docket Number	NOA 79935

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PK		HARRISON, "Recordkeeping for Small Businesses", The American Association of Small Business Accountants, 1985.	
PK		MAGID, "Software Speeds Banking-At-Home with CheckBook-Balancing Function", Power Computing, November 7, 1988, p. F29.	
PK		JONES, "After Hours: Products for the Leisure Side of Personal Computing", PC Magazine, November 14, 1989, pp. 513-14.	
PK		SHIPLEY, "CheckFree 3.0", PC-Computing, vol. 6, no. 1, January 1993, p. 300.	

Examiner Signature		Date Considered	6/28/07
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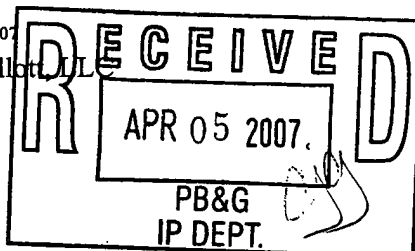
GTB-2A1  
GTB-79935

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
90/008,481	01/31/2007	5875435	37202/082001	5480

7590 03/30/2007

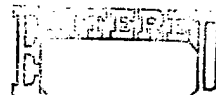
Eckert, Seamans, Cherin & Mellott, LLC  
ALAN T. TOWER  
600 Grant Street  
44th Floor  
Pittsburgh, PA 15219



EXAMINER

ART UNIT PAPER NUMBER

DATE MAILED: 03/30/2007



Please find below and/or attached an Office communication concerning this application or proceeding.



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3/30/07

THIRD PARTY REQUESTER'S CORRESPONDENCE ADDRESS

ROBERT P. LORD  
OSHA LIANG LLP  
1221 MCKINNEY STREET, SUITE 2800  
HOUSTON, TX 77010

***EX PARTE* REEXAMINATION COMMUNICATION TRANSMITTAL FORM**

REEXAMINATION CONTROL NO 90/008481  
PATENT NO. 5,875,435  
ART UNI 3993

Enclosed is a copy of the latest communication from the United States Patent and Trademark Office in the above identified ex parte reexamination proceeding (37 CFR 1.550(f)).

Where this copy is supplied after the reply by requester, 37 CFR 1.535, or the time for filing a reply has passed, no submission on behalf of the ex parte reexamination requester will be acknowledged or considered (37 CFR 1.550(g)).



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(THIRD PARTY REQUESTER'S CORRESPONDENCE ADDRESS)

Robert P. Lord  
OSHA - LIANG LLP (INTUIT)  
1221 MCKINNEY STREET, SUITE 2800  
HOUSTON, TX 77010

**EX PARTE REEXAMINATION COMMUNICATION TRANSMITTAL FORM**

REEXAMINATION CONTROL NO. 90/008,481.

PATENT NO. 5875435.

ART UNIT 3993.

Enclosed is a copy of the latest communication from the United States Patent and Trademark Office in the above identified *ex parte* reexamination proceeding (37 CFR 1.550(f)).

Where this copy is supplied after the reply by requester, 37 CFR 1.535, or the time for filing a reply has passed, no submission on behalf of the *ex parte* reexamination requester will be acknowledged or considered (37 CFR 1.550(g)).

<b>Order Granting / Denying Request For Ex Parte Reexamination</b>	<b>Control No.</b> 90/008,481	<b>Patent Under Reexamination</b> 5875435	
	<b>Examiner</b> Peter C. English	<b>Art Unit</b> 3993	

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

The request for *ex parte* reexamination filed 31 January 2007 has been considered and a determination has been made. An identification of the claims, the references relied upon, and the rationale supporting the determination are attached.

Attachments: a) ☐ PTO-892,      b) ☒ PTO/SB/08,      c) ☐ Other: \_\_\_\_\_

1. ☒ The request for *ex parte* reexamination is GRANTED.

**RESPONSE TIMES ARE SET AS FOLLOWS:**

For Patent Owner's Statement (Optional): TWO MONTHS from the mailing date of this communication (37 CFR 1.530 (b)). **EXTENSIONS OF TIME ARE GOVERNED BY 37 CFR 1.550(c).**

For Requester's Reply (optional): TWO MONTHS from the **date of service** of any timely filed Patent Owner's Statement (37 CFR 1.535). **NO EXTENSION OF THIS TIME PERIOD IS PERMITTED.** If Patent Owner does not file a timely statement under 37 CFR 1.530(b), then no reply by requester is permitted.

2. ☐ The request for *ex parte* reexamination is DENIED.

This decision is not appealable (35 U.S.C. 303(c)). Requester may seek review by petition to the Commissioner under 37 CFR 1.181 within ONE MONTH from the mailing date of this communication (37 CFR 1.515(c)). **EXTENSION OF TIME TO FILE SUCH A PETITION UNDER 37 CFR 1.181 ARE AVAILABLE ONLY BY PETITION TO SUSPEND OR WAIVE THE REGULATIONS UNDER 37 CFR 1.183.**

In due course, a refund under 37 CFR 1.26 ( c ) will be made to requester:

- a) ☐ by Treasury check or,  
b) ☐ by credit to Deposit Account No. \_\_\_\_\_, or  
c) ☐ by credit to a credit card account, unless otherwise notified (35 U.S.C. 303(c)).

Peter C. English  
Primary Examiner  
Art Unit: 3993

cc:Requester ( if third party requester )

### DECISION GRANTING *EX PARTE* REEXAMINATION

1. A substantial new question of patentability affecting claims 1-18 of United States Patent Number 5,875,435 is raised by the present request for *ex parte* reexamination.

#### ***Substantial New Questions of Patentability Proposed by Requester***

2. The request indicates that the third party requester considers the following substantial new questions of patentability to be raised by the prior art cited in the request:
  - A. The third party requester considers a substantial new question of patentability as to claims 1-18 of Patent Number 5,875,435 to be raised by Cushing et al.  
(*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) taken alone.
  - B. The third party requester considers a substantial new question of patentability as to claim 14 of Patent Number 5,875,435 to be raised by Cushing et al.  
(*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) taken together with Marks (US 5,117,356).
3. It is agreed that consideration of Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) taken alone raises a substantial new question of patentability as to claims 1-18 of Patent Number 5,875,435. NOTE: Cushing et al. was not cited in Patent Number 5,875,435.

The request for *ex parte* reexamination contains a detailed explanation of the pertinency and manner of applying the Cushing et al. reference to each of claims 1-18 of Patent Number 5,875,435. See page 3, line 2 through page 11, line 4 of the request. This portion of the request is hereby incorporated by reference as an explanation of the teaching provided in Cushing et al. that was not present in the prosecution of Application No. 09/080,497 which became Patent Number 5,875,435.

For these reasons there is a substantial likelihood that a reasonable examiner would consider the teachings of Cushing et al. (*Accounting Information Systems: A Comprehensive*

Art Unit: 3993

*Approach*, 5<sup>th</sup> edition, © 1990) taken alone important in deciding whether or not claims 1-18 of Patent Number 5,875,435 are patentable. Accordingly, Cushing et al. raises a substantial new question of patentability as to claims 1-18, which question has not been decided in a previous examination of Patent Number 5,875,435.

4. It is agreed that consideration of Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) taken together with Marks (US 5,117,356) raises a substantial new question of patentability as to claim 14 of Patent Number 5,875,435. NOTE: Cushing et al. and Marks were not cited in Patent Number 5,875,435.

The request for *ex parte* reexamination contains a detailed explanation of the pertinency and manner of applying the Cushing et al. and Marks references to claim 14 (including the limitations of claim 12 from which claim 14 depends) of Patent Number 5,875,435. See page 11, lines 8-20 of the request together with page 7, line 2 through page 8, line 28. These portions of the request are hereby incorporated by reference as an explanation of the teachings provided in Cushing et al. and Marks that were not present in the prosecution of Application No. 09/080,497 which became Patent Number 5,875,435.

For these reasons there is a substantial likelihood that a reasonable examiner would consider the teachings of Cushing et al. (*Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> edition, © 1990) taken together with Marks (US 5,117,356) important in deciding whether or not claim 14 of Patent Number 5,875,435 are patentable. Accordingly, Cushing et al. taken together with Marks raises a substantial new question of patentability as to claim 14, which question has not been decided in a previous examination of Patent Number 5,875,435.

#### **Remarks**

5. The patent owner is reminded of the continuing responsibility under 37 CFR 1.565(a) to apprise the Office of any litigation activity, or other prior or concurrent proceeding, involving the patent throughout the course of this reexamination proceeding. The third party requester is also reminded of the ability to similarly apprise the Office of any such activity or proceeding throughout the course of this reexamination proceeding. See MPEP §§ 2207, 2282 and 2286.

Art Unit: 3993

6. Any proposed amendment filed in this reexamination proceeding must be made in accordance with 37 CFR 1.530(d)-(j) and comply with the formal requirements of 37 CFR 1.52(a) and (b). See MPEP 2250.

7. Any document filed by either the patent owner or third party requester ***must be served*** on the other party (or parties in a merged proceeding) in the reexamination proceeding in the manner provided by 37 CFR 1.248. See 37 CFR 1.550(f) and MPEP 2266.03.

8. Responses to this Office action may be submitted by facsimile and should be directed to the Central Reexamination Unit using facsimile number 571-273-9900. A confirmation of receipt will be generated automatically for all papers transmitted via this facsimile number.

All responses to be delivered by the United States Postal Service (USPS) should be addressed as follows:

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Alexandria, VA 22313-1450

Hand-delivered responses should be labeled "Attn: Central Reexamination Unit" and delivered to:

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Randolph Building, Lobby Level  
401 Dulany Street  
Alexandria, VA 22314


**NOTE:** Responses in reexamination proceedings may **not** be submitted using EFS-Web, the USPTO's web-based patent application and document submission system.



9. Extensions of time under 37 CFR 1.136(a) will not be permitted in these proceedings because the provisions of 37 CFR 1.136 apply only to "an applicant" and not to parties in a reexamination proceeding. Additionally, 35 U.S.C. 305 requires that *ex parte* reexamination proceedings "will be conducted with special dispatch" (37 CFR 1.550(a)). Extensions of time in *ex parte* reexamination proceedings are provided for in 37 CFR 1.550(c).

Art Unit: 3993

10. Any inquiry concerning this communication or earlier communications from the Reexamination Examiner should be directed to Peter English whose telephone number is 571-272-6671. The examiner can normally be reached on Monday through Thursday (7:00 AM - 5:00 PM). If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andres Kashnikow, can be reached at 571-272-4361.

For general information regarding reexamination proceedings please call the Central Reexamination Unit at 571-272-7705. Information regarding this reexamination proceeding may be obtained from the Patent Application Information Retrieval (PAIR) system. For more information about the PAIR system, see <http://pair-direct.uspto.gov>.

  
Peter C. English  
Primary Examiner  
Central Reexamination Unit

Conferees:   


pe  
29 March 2007





01/31/07

ALTERNATIVE TO PTO/SB/08A/B (09/06)

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	Not Yet Assigned-Conf. #9466
		Filing Date	May 18, 1998
		First Named Inventor	Gordon T. Brown
		Art Unit	2761
Examiner Name	Not Yet Assigned		71338 U.S. PTO 90008481
Attorney Docket Number	37202/082001		01/31/07
Sheet	1	of	1

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
PE	AA*	US-5,406,475	04-11-1995	Kouchi et al.	
	AB*	US-5,117,356	05-26-1992	Marks	
	AC*	US-4,376,978	03-15-1983	Musmanno	
	AD*	US-4,727,243	02-23-1988	Savar	
	AE*	US-4,953,085	08-28-1990	Atkins	
	AF*	US-5,093,787	03-03-1992	Simmons	
	AG*	US-5,126,936	06-30-1992	Champion et al.	
	AH*	US-5,172,313	12-15-1992	Schumacher	
	AI*	US-5,193,055	03-09-1993	Brown et al.	
	AJ*	US-5,202,826	04-13-1993	McCarthy	
	AK*	US-5,220,500	06-15-1993	Baird et al.	
	AL*	US-5,220,501	06-15-1993	Lawlor et al.	
	AM*	US-5,262,942	11-16-1993	Earle	
	AN*	US-5,283,829	02-01-1994	Anderson	
	AO*	US-5,326,959	07-05-1994	Perazza	
PE	AP*	US-5,383,113	01-17-1995	Kight et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)			

\*EXAMINER: Initial if information considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
PE	CA	Cushing, B. E. et al.; "Accounting Information Systems"; Fifth Edition; Addison-Wesley Publishing Company, Inc., 1990; 890 pages	
PE	CB	Altman, B.; "Check Free: A Viable Bill-Paying Alternative"; Link-up; Jan/Feb 1991; 8, 1 p. 22	
PE	CC	Interview with Don Kniffin; TMA Journal, January/February 1994, ISSN:0731-1281; pp. 34-38 (5 pages)	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	3/28/07
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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

(Also referred to as FORM PTO-1465)

**REQUEST FOR EX PARTE REEXAMINATION TRANSMITTAL FORM**Address to:  
MS Ex Parte Reexam  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Attorney Docket No.: 37202/082001

Date: January 31, 2007

1. ☒ This is a request for *ex parte* reexamination pursuant to 37 CFR 1.510 of patent number 5,875,435 issued February 23, 1999. The request is made by:
 

☐ patent owner.
☒ third party requester.
2. ☒ The name and address of the person requesting reexamination is:
 

Intuit Inc.  
 2700 Coast Avenue  
 Mountain View, California 94043
3. ☐ a. A check in the amount of \$ \_\_\_\_\_ is enclosed to cover the reexamination fee, 37 CFR 1.20(c)(1);  
☐ b. The Director is hereby authorized to charge the fee as set forth in 37 CFR 1.20(c)(1) to Deposit Account No. \_\_\_\_\_ (submit duplicative copy for fee processing); or  
☒ c. Payment by credit card. Form PTO-2038 is attached.
4. ☒ Any refund should be made by ☐ check or ☒ credit to Deposit Account No. 50-0591 37 CFR 1.26(c). If payment is made by credit card, refund must be to credit card account.
5. ☒ A copy of the patent to be reexamined having a double column format on one side of a separate paper is enclosed. 37 CFR 1.510(b)(4)
6. ☐ CD-ROM or CD-R in duplicate, Computer Program (Appendix) or large table  
☐ Landscape Table on CD
7. ☐ Nucleotide and/or Amino Acid Sequence Submission  
*If applicable, items a. - c. are required.*
  - a. ☐ Computer Readable Form (CRF)
  - b. Specification Sequence Listing on:
    - i. ☐ CD-ROM (2 copies) or CD-R (2 copies); or
    - ii. ☐ paper
  - c. ☐ Statements verifying identity of above copies
8. ☐ A copy of any disclaimer, certificate of correction or reexamination certificate issued in the patent is included.
9. ☒ Reexamination of claim(s) 1-18 is requested.
10. ☒ A copy of every patent or printed publication relied upon is submitted herewith including a listing thereof on Form PTO/SB/08, PTO-1449, or equivalent.
11. ☐ An English language translation of all necessary and pertinent non-English language patents and/or printed publications is included.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

12. ☒ The attached detailed request includes at least the following items:
- A statement identifying each substantial new question of patentability based on prior patents and printed publications. 37 CFR 1.510(b)(1)
  - An identification of every claim for which reexamination is requested, and a detailed explanation of the pertinency and manner of applying the cited art to every claim for which reexamination is requested. 37 CFR 1.510(b)(2)
13. ☐ A proposed amendment is included (only where the patent owner is the requester). 37 CFR 1.510(e)
14. ☒ a. It is certified that a copy of this request (if filed by other than the patent owner) has been served in its entirety on the patent owner as provided in 37 CFR 1.33(c).  
The name and address of the party served and the date of service are:
- Alan G. Towner  
 Pietragallo, Bosick & Gordon  
 One Oxford Centre 301 Grant Street, 38<sup>th</sup> Floor  
 Pittsburgh PA 15219
- Date of Service: January 31, 2007 ; or
- ☐ b. A duplicate copy is enclosed since service on patent owner was not possible.

15. Correspondence Address: Direct all communication about the reexamination to:

☒ The address associated with Customer Number: 57956

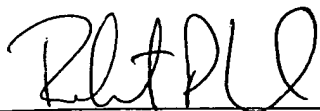
OR

☐ Firm or  
Individual Name

Address

City		State		Zip	
Country		Telephone		Email	

16. ☒ The patent is currently the subject of the following concurrent proceeding(s):
- ☐ Copending reissue Application No. \_\_\_\_\_
  - ☐ Copending reexamination Control No. \_\_\_\_\_
  - ☐ Copending Interference No. \_\_\_\_\_
  - ☒ Copending litigation styled:  
NOAH SYSTEMS, INC. v. Intuit Inc. Case No. 2:06-cv-00933-AJS, United States District Court, Western District of Pennsylvania, Pittsburgh Division



Authorized Signature

January 31, 2007

Date

Robert P. Lord  
 Typed/Printed Name
46,479

Registration No., if applicable

☐ For Patent Owner Requester

☒ For Third Party Requester

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Gordon T. Brown  
Patent No.: 5,875,435  
Filed : May 18, 1998  
Issued: February 23, 1999  
Title : AUTOMATED ACCOUNTING SYSTEM

MS *Ex Parte* Reexam  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REQUEST FOR REEXAMINATION UNDER 37 C.F.R. § 1.510**

**Identification of Claims for Which Reexamination is Requested**

In accordance with 37 CFR 1.510, reexamination of claims 1-18 of U.S. Patent 5,875,435 ("the '435 Patent") is requested in view of the following references:

- (i) *Accounting Information Systems: A comprehensive Approach, 5<sup>th</sup> ed.*, 1990 by Barry E. Cushing and Marshall B. Romney (hereafter "Cushing"); and
- (ii) U.S. Patent 5,117,356 (hereafter "Marks")

Reexamination of claims 1-18 is requested in view of Cushing. In the alternative, reexamination of claim 14 is requested in view of the combination of Cushing and Marks. U.S. Patent 5,875,435 is still enforceable.

**Statement Pointing Out Each Substantial New Question of Patentability**

The Cushing and Marks references were not of record in the file of the '435 Patent.

Cushing teaches Accounting Information Systems including chapters directed to conceptual foundations of Accounting Information Systems (see *e.g.*, Cushing, Chapters 1-3), a discussion of information technology used to implement Accounting Information Systems (see *e.g.*, Cushing, Chapters, 4-8), and finally a discussion of the design, deployment, and operation of Accounting Information Systems (see *e.g.*, Cushing, Chapters, 9-12). Marks teaches an automated ledger account maintenance system, which includes the ability to maintain accounting records based on accrual and cash accounting methods. See Marks, Abstract, Figure 1, col. 2, ll. 45-60, col. 3, ll. 55-67, and col. 13, ll. 20-50. Because these teachings of Cushing and Marks disclose subject matter claimed in the '435 Patent that was not taught in any prior art cited during prosecution of the '435 Patent, the teachings of Cushing and Marks each raise a substantial new question of patentability.

Our assertion that the teachings of Cushing and Marks raise a substantial new question of patentability is underscored by the comments of Examiner Debra Charles in the Final Office Action mailed on February 8, 2005, ("Final Action") for U.S. Patent Application Serial No. 09/975,458 ("the '458 Application"). The '458 Application is a continuation of U.S. Patent Application Serial No. 08/313,988, which is the parent application of the '435 Patent. In the Final Action, the Examiner made a specific point of mentioning that "...the examiner has located other prior art missed in the previous application 08313988 review. Specifically, the examiner has located an account information systems textbook (Cushing, Barry E. et al. *Accounting Information Systems: A Comprehensive Approach*, 1990, Addison-Wesley Publishing Company, 5<sup>th</sup> Edition) that reflects the applicant's invention and was published in 1990 prior to the applicant's priority date." See Final Action, pp. 2-3.

(Emphasis Added).<sup>1,2</sup>

Detailed Explanation Under 37 CFR 1.510(b)

1. Claims 1-18 of U.S. Patent 5,875,435 are unpatentable under 35 U.S.C. §102(b) as being anticipated by Cushing, as shown by the following claim chart:

Claim	Reference
1. A method of providing financial accounting reports and statements for a first entity such as an individual or a business which comprises:	Cushing teaches a method of providing financial accounting reports to one or more users ( <i>i.e.</i> , a first entity). <i>See</i> p. 6, last full paragraph; Fig. 1.1 (p. 7). <i>See also</i> p. 269, second full paragraph; chapter 20, <i>esp.</i> Fig. 20.1 (p. 800), p. 803 (Computer-Based Financial Information Systems), and p. 817 (Summary).
providing a menu of standardized codes, including financial transaction codes and/or itemization codes;	<i>See</i> p. 13 (" <i>Classifying</i> data, which involves assigning identification codes (account number, department number, etc.) to data records based on a predetermined system, such as a chart of accounts"); pp. 74-77, "Coding Techniques".
conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;	<i>See</i> Chapters 7-8, <i>esp.</i> pp. 237-239 (" <i>Electronic Data Interchange</i> ") and, <i>e.g.</i> , Fig. 8.2 (p. 257). <i>See also</i> p. 20 ("A typical business entity will engage in a large volume of transactions, which may be greatly varied").

<sup>1</sup> Requestor notes that the '435 Patent claims, although not identical to the '458 Application claims, encompass the scope of the claimed subject matter of the '458 Application.

<sup>2</sup> A copy of the Final Action is attached as Exhibit A. A copy of Cushing and Marks is also enclosed.

Claim	Reference
<p>associating the standardized codes from the menu at the time when funds are transferred or instruction are given for transfer to complete the financial transaction;</p>	<p>See p. 63 ("In manual data processing systems and some computerized systems, a transaction file generally consists of a batch of source documents. Many computerized systems, however, employ source data automation - transaction data captured in machine- readable form <u>at their time and place of origin</u>, instead of being manually recorded on source documents.") (emphasis added); p. 82 (coding of sales transactions); p. 109 (Point-of-sale Equipment; "Another example is the optical scanner commonly used in grocery stores to read the universal product code (UPC) that is now standard on many products. These devices electronically collect sales data at the time a sale is made and transmit them to the computer. ... For example when the UPC is read, the system can access a product file to retrieve the current price and to update the quantity sold and the inventory balance stored in the file. For credit sales, it is possible to enter the customer's account number...."). See also Fig. 3.1 (p. 65) (transactions classified into four general types).</p>
<p>transmitting a record of each transaction and selected standardized codes to at least one separate financial accounting system at about the time of the transaction;</p>	<p>See p. 66 ("Online processing refers to processing individual transactions <u>as they occur from their point of origin</u>, as opposed to accumulating them to be processed in batches. As each individual transaction is processed, each relevant master file record must be directly accessed and updated. For this process to be accomplished efficiently, online data entry terminals and direct access file storage media are required....") (Emphasis added).</p>

Claim	Reference
sorting the transactions in the separate financial accounting system and producing an accounting statement in a desired format; and	<i>See</i> p. 13 (“ <i>Sorting</i> data, which involves arranging a batch of input records into some desired numerical or alphabetical sequence....”); pp. 22-23 (use of transaction data to generate financial reports); Fig. 20.7 (p. 800) (shows balance sheet and income statement prepared from transaction data).
the separate financial accounting system printing or electronically displaying the statement results.	Inherent that statements may be printed or electronically displayed; <i>see, e.g.</i> , pp. 645-646 (“Downloading”); Fig. 4.8 (p. 111).
2. The method of claim 1, including entering into said separate financial accounting system information regarding said first entity.	<i>See</i> Fig. 3.3 (p. 65). Transaction file data including account number is matched to account number of customer (“first entity”) in master file. This presupposes entry of information regarding the first entity (including at least the account number) into the master file.
3. The method of claim 2, wherein said information includes beginning balances for income, expenses, assets, liabilities, bank accounts and the like.	<i>See</i> Fig. 3.3 (p. 65). The file update procedure includes updating previous account balance to current balance. This presupposes entry of a beginning account balance. The phrase “and the like”, to the extent it is not indefinite, is very broad and would include any information relating to the first entity.
4. The method of claim 3, including entering into said separate financial accounting system coding information appropriate to said first entity.	<i>See</i> pp. 74-83 (Coding techniques). Numerous coding systems are discussed. It is inherent that the chosen coding information would be entered into the financial accounting system. <i>See also</i> Fig. 3.3 (p. 65).
5. The method of claim 1, including providing said first entity a passcode to permit access to said separate financial accounting system.	<i>See</i> p. 236, first full paragraph (an ATM machine requires a customer to enter a PIN code). <i>See also</i> p. 528, second full paragraph (“[The database administrator] controls and monitors data base usage through the assignment of user passwords....”)



Claim	Reference
6. The method of claim 1, including providing a subsidiary ledger for each of said other entities; and	<i>See</i> p. 20, "Purchasing of Assets and Services". Inventory, fixed asset, expense, and accounts payable are all subsidiary ledgers. <i>See also</i> p. 24; detailed ledgers are subsidiary ledgers; p. 789 ("a subsidiary ledger is a master file of accounting records for a specific category of accounts").
transferring selected subsidiary ledgers from said other entities to said separate financial accounting system.	<i>See</i> p. 13, transferring data from one location to another; Fig. 7.22 (p. 238) (EDI); p. 257, last paragraph.
7. The method of claim 6, including providing access to said subsidiary ledger for said first entity or agents of said first entity, whereby said first entity or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing information in said selected subsidiary ledgers.	<i>See</i> p. 528, second full paragraph ("[The database administrator] controls and monitors data base usage through the assignment of user passwords...."); p. 267, "The functions of a DBMS may be divided into three broad categories: creation, maintenance, and interrogation"; Fig. 8.10 (p. 268)
8. The method of claim 1, including providing a funds transfer facility to facilitate transfer of funds to and from said first entity and said other entity.	<i>See</i> p. 236, first full paragraph (discussion of ATM). This presupposes the existence of a funds transfer facility.
9. The method of claim 8, including employing said funds transfer facility to receive an instruction to transfer funds; and	<i>See</i> p. 235-236 (Banking Systems and ATMs).
transferring funds from said first entity to said other entity based on said instruction.	Inherent in the use of ATM.
10. The method of claim 8, including employing said funds transfer facility to transmit data related to said transfer of funds.	<i>See</i> p. 235-236 (Banking Systems and ATMs). Transferred data includes, <i>e.g.</i> , balance information.
11. The method of claim 8, including employing said funds transfer facility to adjust current records.	<i>See</i> p. 235-236 (Banking Systems and ATMs). "The banking system makes an up-to-date record of each customer's account...."

Claim	Reference
12. A financial accounting system for a first entity such as an individual or a business, said system comprising:	Cushing teaches data communication systems utilized by a retail organization ( <i>e.g.</i> , the first entity) to process financial transactions ( <i>e.g.</i> , purchasing of an item from the retail organization). <i>See</i> pp. 222, 236, 645.
a financial accounting computer having at least one file;	Cushing teaches a central computer, which includes data files, communicated over a communication link to a Point-of-sale (POS) Terminal. <i>See</i> pp. 109, 222.
a financial transaction computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;	<p>Cushing teaches customers (<i>i.e.</i>, a second entity); <i>see, e.g.</i>, Fig. 8.2 (p. 257)..</p> <p>Cushing teaches a Point-of-Sale (POS) Recorder (Terminal) – “An electronic device that functions as both a terminal and a cash register. It is commonly used in retail stores to record sales information at the time of the sale and to perform other data processing functions.” <i>See</i> pp. 109, G-21.</p> <p>Cushing teaches using Optical Character Recognition to obtain customer information, where the customer is involved in a financial transaction with the retail organization (<i>e.g.</i>, the customer ordered a product from the retail organization). <i>See</i> pp. 636, G-22.</p> <p>Cushing teaches allowing a customer to enter data into a computer, where the data corresponds to a financial transaction between the customer and the retail organization and where the computer is connected to a computer associated with the retail organization. <i>See</i> p. 636.</p> <p>Cushing teaches using POS terminals and OCR to capture sales data and customer data related to a financial transaction between the retail organization and the seller (<i>e.g.</i>, customer purchases goods from retail organization). <i>See</i> pp. 635-636.</p>

Claim	Reference
first communication means for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and	<p>The “communication means for transferring...” is a computer connected to a network and configured or programmed to perform the recited function. <i>See</i> ‘435 Patent, col. 2, ll. 20-37; col. 3, ll. 26-40; col. 3, l. 65 - col. 4, l. 35.</p> <p>Cushing teaches that the POS terminal is connected via a communication link to the centralized computer, which includes the data files. <i>See</i> p. 109.</p> <p>Cushing teaches many methods for communicating data between two computers (<i>e.g.</i>, a POS terminal and the central computer). <i>See</i> pp. 205-254.</p>
means for providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.	<p>The “means for providing access to a file...” is a computer connected to a network and configured or programmed to perform the recited function. <i>See</i> ‘435 Patent, col. 2, ll. 20-37; col. 3, ll. 26-40; col. 3, l. 65 - col. 4, l. 35.</p> <p>Cushing teaches allowing an executive of a retail organization (<i>i.e.</i>, an agent of the retail organization) to access (<i>e.g.</i>, download), using a computer, the financial transaction data (<i>e.g.</i>, the sales data between the customer and the retail organization) stored in the central computer. <i>See</i> p. 645.</p>
13. The system of claim 12, wherein said financial accounting computer has means for generating at least one accounting report from said data inputs.	<p>The “means for generating...” is a computer configured or programmed to perform the recited function. <i>See</i> ‘435 Patent, col. 3, l. 65 - col. 4, l. 35.</p> <p>Cushing teaches using the collected sales and customer data to generate reports, where the reports are generated by using expert software executing on the central computer. <i>See</i> pp. 643-644.</p>

Claim	Reference
14. The system of claim 12, including a first said file in said financial accounting computer for receiving accrual accounting data inputs; and	<i>See</i> Chapter 20 (The Finance Cycle). Creation of files/ledgers for various accounts is discussed throughout. Accrual and cash-basis accounting are notoriously old and well-known, and are inherent in preparation of financial statements ( <i>see, e.g.,</i> Financial Statement Preparation, p. 788).
a second said file in said financial accounting computer for receiving cash accounting data inputs.	<i>See</i> above.
15. The system of claim 12, including means for transferring funds from said first entity to said second entity.	The "means for transferring..." is a computer configured or programmed to perform the recited function. <i>See</i> '435 Patent, col. 5, ll. 15-27.  Cushing teaches using Electronic Fund Transfer (EFT) mechanisms to transfer funds between two entities. <i>See</i> pp. 232, 763, 812, G-10.

Claim	Reference
<p>16. The system of claim 12, including said financial transaction computer has means for electronically recording, collecting, processing, storing and transmitting said financial transactions.</p>	<p>The "means for electronically recording, collecting, processing, storing and transmitting..." is a computer configured or programmed to perform the recited function. <i>See</i> '435 Patent, col. 5, ll. 15-27.</p> <p>Cushing teaches that POS terminals can electronically record financial transactions. <i>See</i> Cushing, pp. 109, 635.</p> <p>Cushing teaches that the POS terminals include functionality to electronically collect, store, and transmit financial transactions. <i>See</i> p. 635 (entering data and then temporarily storing for subsequent processing), pp. 636-637 (discussing collecting data, temporarily storing, and then transmitting, as a batch, to the central computer each day).</p> <p>Cushing teaches that POS terminal can include functionality to electronically process financial transactions. <i>See</i> pp. 109, 236 (discussing POS terminals including functionality to check the customer's credit at the time the customer is attempting to purchase the product).</p>
<p>17. The system of claim 12, including said financial accounting computer is a personal computer or a telephone computer.</p>	<p>Cushing teaches a central computer including functionality to transmit data over a communication link. <i>See</i> pp. 109, 222.</p> <p>Further, Cushing teaches using a modem (<i>i.e.</i>, a device that enables communication over the telephone lines) to enable communication over a communication link. <i>See</i> pp. 177-178, 205-254.</p> <p>Accordingly, a central computer communicating using a modem corresponds to a computer communicating using a telephone (<i>i.e.</i>, a telephone computer).</p>

Claim	Reference
18. The system of claim 12, including said financial transaction computer is a personal computer.	Cushing teaches using personal computers for recording financial transactions. <i>See</i> pp. 179, 205-254, 635.

2. In the alternative, claim 14 of U.S. Patent 5,875,435 is unpatentable under 35 U.S.C. § 103 as being obvious over Cushing in view of Marks as shown by the following claim chart:

Claim	Reference
14. The system of claim 12, including a first said file in said financial accounting computer for receiving accrual accounting data inputs; and	Marks teaches computers configured to receive cash and accrual based account data See Marks, Abstract, Figure 1, col. 2, ll. 45-60, col. 3, ll. 55-67, and col. 13, ll. 20-50.
a second said file in said financial accounting computer for receiving cash accounting data inputs.	It would have been obvious to one of ordinary skill in the art to modify the invention of Cushing based on the teachings of Marks. The motivation to combine these references is the enhancement of the resulting automated financial accounting system to support cash and accrual accounting techniques. <sup>3</sup>

<sup>3</sup> The same "motivation" to combine Cushing and Marks was articulated by the Examiner in the Final Action. An appeal brief was filed in response to the Final Action for the '458 Application on August 19, 2005. To date, The Board of Patent Appeals and Interferences has not rendered a decision on the appeal pending in the '458 application.

Claim	Reference
18. The system of claim 12, including said financial transaction computer is a personal computer.	Cushing teaches using personal computers for recording financial transactions. <i>See</i> pp. 179, 205-254, 635.

2. In the alternative, claim 14 of U.S. Patent 5,875,435 is unpatentable under 35 U.S.C. § 103 as being obvious over Cushing in view of Marks as shown by the following claim chart:

Claim	Reference
14. The system of claim 12, including a first said file in said financial accounting computer for receiving accrual accounting data inputs; and	Marks teaches computers configured to receive cash and accrual based account data See Marks, Abstract, Figure 1, col. 2, ll. 45-60, col. 3, ll. 55-67, and col. 13, ll. 20-50.
a second said file in said financial accounting computer for receiving cash accounting data inputs.	It would have been obvious to one of ordinary skill in the art to modify the invention of Cushing based on the teachings of Marks. The motivation to combine these references is the enhancement of the resulting automated financial accounting system to support cash and accrual accounting techniques. <sup>3</sup>

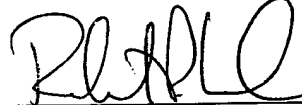
<sup>3</sup> The same "motivation" to combine Cushing and Marks was articulated by the Examiner in the Final Action. An appeal brief was filed in response to the Final Action for the '458 Application on August 19, 2005. To date, The Board of Patent Appeals and Interferences has not rendered a decision on the appeal pending in the '458 application.

Conclusion

For the reasons set forth above, reexamination of claims 1-18 of U.S. Patent 5,875,435 is requested.

Date: January 31, 2007

Respectfully submitted,



---

Robert P. Lord, Reg. No. 46,479  
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1221 McKinney Street  
Houston, TX 77010  
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209830\_1



# Exhibit A



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/975,458	10/11/2001	Gordon T. Brown	47781-6	9828

7590 02/08/2005

Alan G. Towner  
Pietragallo, Bosick & Gordon  
One Oxford Centre, 38th Floor  
301 Grant Street  
Pittsburgh, PA 15219

EXAMINER

CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 02/08/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/975,458

Applicant(s)

BROWN, GORDON T.

Examiner

Debra F. Charles

Art Unit

3628

— The MAILING DATE of this communication appears on the cover sheet with the correspondence address —

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on October 29, 2004.
- 2a) ☒ This action is FINAL. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 28-70 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 28-70 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 11/2/2004.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

***Response to Amendment***

1. Claims

28,30,35,37,38,39,40,41,42,45,51,53,55,57,59,61,63,65,67,69, and 70  
have been amended.

***Response to Arguments***

2. Applicant's arguments filed October 29, 2004 have been fully considered but they are not persuasive. As per the 101 rejection, technology must be incorporated within the claims and be an inherent part of the invention such that the invention can not operate without technology. The examiner recommends the attorney incorporate technology terms that clearly indicate the invention can not operate without the technology because the patent can not be issued on an abstract idea.

3. The examiner understands the attorney has changed the claims to overcome the prior art disclosed via the Appeals Board decision of August 15, 2001, but the examiner has located other prior art missed in the previous application 08313988 review. Specifically, the examiner has located an accounting information systems textbook (Cushing, Barry E. et al. *Accounting Information Systems: A Comprehensive Approach*, 1990,

Addison-Wesley Publishing Company, 5<sup>th</sup> Edition) that reflects the applicant's invention and was published in 1990 prior to the applicant's priority date.

4.The examiner does not find any distinction between the term "entity" and "user" in the specification and therefore construes the terms to mean the same thing and to be interchangeable.

5.Cushing et al. and the combined references do teach the provision or production of accounting statements for a plurality of users who have conducted separate financial transactions( see chapter 20 The Finance Cycle, esp. page 800 fig. 20.7).

The applied references do teach the provision of transaction codes, including standardized codes representing financial transaction information, and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset and/or liability for each user (see page 13, i.e. classifying data which involves assigning identification codes (account number, department number, etc.) to data records based on a predetermined system, such as a chart of accounts, page 74-83, i.e. coding techniques; And all of chapter 8, File and

Data Base Approaches to Data Storage, page 800 in chapter 20, The Finance Cycle, esp. Fig. 20.7 which shows a balance sheet and income statements as systems outputs. Balance sheet and income statements inherently display income, expense, asset and or liability since this is the classic old and well-known format to display financial data in Generally Accepted Accounting Practice(GAAP)).

The applied references do teach the transmission of a record of transactions and transaction codes via an open network to at least one file( see page 13, i.e. transmitting data from one location to another, All of chapter 7 Data Communications and Advanced Systems, esp. page 207, 222 a standard network architecture is an open network(standardized protocols) and Fig. 7.22, i.e. with EDI, EDI is inherently an open network. It is well-known that an open network refers to standardized network protocols.).

The applied references do teach transferring data between one entity and another entity on an open communications network(see all of chapter 7 and 8).

***Claim Rejections - 35 USC § 101***

6. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 28-70 are rejected under 35 U.S.C. 101 because the bodies of the claims do not recite technology, i.e. computer implementation or any other technology in a non-trivial manner. *In re Toma*, 197 USPQ 852 (CCPA 1978). *Ex parte Bowman* 61 USPQ2D 1669.

For a claim to be statutory under 35 USC 101 the following two conditions must be met:

1) The claimed invention must produce a "useful, concrete, tangible result" ( *In re Alappat*, 31USPQ2d 1545, 1558 (Fed. Cir. 1994) and *State Street vs. Financial Signature Group Inc.*, 47 USPQ2d. 1596' 1601-02 (Fed Cir. 1998));

AND

2) The claimed invention must utilize technology in a non-trivial manner (*Ex parte Bowman*, 61 USPQ2d 1665, 1671 (Bd. Pat. Pat. App. & Inter. 2001)).

As to the technology requirement, note MPEP 2106 IV B 2(b). Also note *In re Waldbaum*, 173USPQ 430 (CCPA 1972) which teaches "useful arts" is synonymous with "technological arts". In *Musgrave*, 167USPQ 280 (CCPA 1970), *In re Johnston*, 183USPQ 172 (CCPA 1974), and *In re Toma*, 197USPQ 852 (CCPA 1978), all teach a technological requirement.

In *State Street*, "in the technological arts" was never an issue. The invention in the body of the claim must recite technology. If the invention in the body of the claim is not tied to technological art, environment, or machine, the claim is not statutory. *Ex parte Bowman* 61USPQ2d 1665,1671 (BD. Pat. App. & Inter.2001)(Unpublished).

**Claim Rejections - 35 USC § 102**

7. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

8. Claim 28,32,39,40,51,55, and 59 are rejected under 35 U.S.C. 102(b) as being anticipated by Barry E. Cushing and Marshall B. Romney, *Accounting Information Systems: A Comprehensive Approach*, 5<sup>th</sup> ed. 1990(hereinafter referred to as Cushing et al).

Re claims 28, 51, 55 and 59: Cushing et al. disclose a method, computer readable medium and apparatus of providing financial accounting statements for a plurality of users(page 6, i.e. under the heading The Role of the Accounting Information System, page 269 where the paragraph starts with the word "users"), comprising:



providing transaction codes, including standardized codes representing financial transaction information(page 13, i.e. classifying data which involves assigning identification codes (account number, department number, etc.) to data records based on a predetermined system, such as a chart of accounts, page 74-83, i.e. coding techniques);

each of the users conducting with a plurality of other entities separate financial transactions(page 20, i.e. a typical business entity will engage in a large volume of transactions, which may be greatly varied.);

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction(Pages 62-63, i.e. transaction data captured in machine-readable form at their time and place of origin. And transactions may be classified into four general types, Fig. 3.1, page 65, Fig. 3.3, i.e. transaction file has account number associated with the transaction, page 77-83, i.e. block coding is usually applied to the major account codes and often to the divisional and departmental codes as well);

transmitting a record of each transaction and the at least one transaction code via an open network to at least one file (page 13, i.e. transmitting data from one location to another, All of chapter 7 Data Communications and Advanced Systems, esp. page 207, 222 a standard network architecture is an open network (standardized protocols) and Fig. 7.22, i.e. with EDI, EDI is inherently an open network. It is well-known that an open network refers to standardized network protocols.); and

sorting the transactions in the at least one file and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset and/or liability information for each user (page 13, i.e. sorting data, which involves arranging a batch of input records into some desired numerical or alphabetical sequence, and pages 22-23, i.e. preparation of financial information, and all of chapter 8, File and Data Base Approaches to Data Storage, page 800 in chapter 20, The Finance Cycle, esp. Fig. 20.7 which shows a balance sheet and income statements as systems outputs. Balance sheet and income statements inherently display income, expense, asset and or liability since this is the

classic old and well-known format to display financial data in Generally Accepted Accounting Practice(GAAP)).

Re Claim 32: Cushing et al. disclose the standardized codes comprise financial transaction codes(page 13, i.e. classifying data which involves assigning identification codes (account number, department number, etc.) to data records based on a predetermined system, such as a chart of accounts).

Re Claim 39: Cushing et al. disclose providing a subsidiary ledger for each of said other entities(page 20, under Purchasing of Assets and Services, the ledgers inventory, fixed asset, expenses and accounts payable are all subsidiary ledgers, page 24, detailed ledgers are subsidiary ledgers); and transferring selected subsidiary ledgers from said other entities to said at least one file(page 13, i.e. transmitting data from one location to another, Fig. 7.22, i.e. with EDI, page 257 under the paragraph that starts with " Similar records are grouped together to form a file (or data set).").

Re Claim 40: Cushing et al. disclose providing access to said subsidiary ledger for said users and/or agents of said users, whereby said users and/or agents can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs in said selected subsidiary ledgers (page 13-14, under the data preparation stage and the following paragraphs, lists various data processing functions, all of chapter 8 Data Base and File-Oriented Systems, esp. page 259, where the text starts with "... the data and the application programs ... The person responsible for creating, updating, maintaining and controlling the data base is the data base administrator (DBA), and page 266 where it reads "The data manipulation language (DML) is used to update, replace, store, retrieve, insert, delete, sort, and otherwise manipulate the records and data items." These are de facto data processing functions. And page 267, where it reads "The functions of a DBMS may be divided into three broad categories: creation, maintenance, and interrogation." These are also de facto data processing functions. ).

9.The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10.Claims 29, 30, 31, 33, 34, 35, 36, 37, 41, 42, 43, 44, 45,47, 52,53,54, 56, 57, 58, 60, 61, 62, and 63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. and Braun et al.(U.S.PAT. 4321672A).

Cushing et al. disclose(s) the claimed invention except the separate financial transactions include the transfer of funds and the instructions for transfer of funds; at least one transaction code is selected by at least one of the users; at least one transaction code is selected by at least one of the other entities; the transmission of the record of each transaction and at least one transaction code is initiated at about the time when funds are transferred or instructions are given for the transfer of funds; the transaction codes are provided from a menu; entering into said file

information regarding at least one of the users; said information includes beginning balances for income, expenses, assets, liabilities and/or bank accounts; entering into said file coding information appropriate to at least one of the users; providing a funds transfer facility to facilitate transfer of funds to and from said first entity and said other entities; and employing said funds transfer facility to receive an instruction to transfer funds; transferring funds from said at least one of said users to said other entities based on said instruction; employing said funds transfer facility to transmit data related to said transfer of funds; and employing said funds transfer facility to adjust current records; and a first computer having at least one file from which an accounting statement may be generated; a second computer for receiving data inputs, said data inputs including electronically recorded financial transaction information made between said first entity and a second entity; an open communication network for transferring said data inputs from said second computer to said file of said first computer.

However, in Abstract, Fig. 4, col. 2, lines 25-67, col. 3, lines 25-67, col. 4, lines 35-60 thereof, Braun et al. disclose(s) electronic funds transfer from a

plurality of terminals with wire instructions(authorization message and reference number); transaction codes selected by various entities, and transmitting a record of the transaction(parallel documented audit trail); and the transaction codes are provided from a menu in Fig. 4; in addition to transfers of data, funds and financial statements from one entity to another entity.

It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. based on the teachings of Braun et al. The motivation to combine these Cushing et al. and Braun et al. references is to electronically send funds from one point to another so that the transaction can be performed efficiently in the financial institution. It should be noted that sending electronic funds with instructions is old and well-known in the automated clearing house art. It would be obvious to send instructions to identify the source of funds, bank, and what the funds represent(interest on a bond, dividends on a stock, etc.).

Re Claim 45: Cushing et al. disclose a means for performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs, and producing said

accounting statement derived from the financial transaction information including income, expense, asset and/or liability information for the first entity(page 13, i.e. sorting data, which involves arranging a batch of input records into some desired numerical or alphabetical sequence, and pages 22-23, i.e. preparation of financial information, and all of chapter 7 Data Communications and Advanced Systems, all of chapter 8, File and Data Base Approaches to Data Storage, page 800 in chapter 20, The Finance Cycle, esp. Fig. 20.7 which shows a balance sheet and income statements as systems outputs. Balance sheet and income statements inherently display income, expense, asset and or liability since this is the classic old and well-known format to display financial data in Generally Accepted Accounting Practice(GAAP). The means is provided via the communications network and database).

11.Claim 38 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. and Sloan et al.(U.S.PAT. 5146067A).

Cushing et al. disclose(s) the claimed invention except said users and/or agents of users a passcodes to permit access to said at least one file.

However, in the Abstract, col. 7, lines 55-col. 8, line 67, col. 9, lines 30-50,



col. 10, lines 30-60,col. 18, lines 1-25,col. 19, lines 15-40 thereof, Sloan et al. disclose(s) password access to computer files. It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. based on the teachings of Sloan et al. The motivation to combine these Cushing et al. and Sloan et al. references is to enhance the security of the accounting computer system by limiting access to authorized individuals.

12.Claims 46,48,49 and 50 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. and Braun et al. as applied to claim 45 above, and further in view of Marks (U.S. PAT. 5117356A).

Re Claims 46,49, and 50: Cushing et al. and Braun et al. disclose(s) the claimed invention except a first said file in said first computer for receiving accrual accounting data inputs; and a second said file in said first computer for receiving cash accounting data inputs; And first and second computer is a personal computer. However, in the Abstract, Figs. 1, item 14, col. 2, lines 45-60, col. 3, lines 55-67,col. 13, lines 20-50 thereof, Marks disclose(s) computers receiving cash and accrual based accounting data from a PC. It would be obvious to one of ordinary skill in the art to modify the

invention of Cushing et al. and Braun et al. based on the teachings of Marks. The motivation to combine these references is enhancing the system of Cushing et al. and Braun et al. to reflect cash and accrual accounting techniques automated using a PC.

Re Claim 48: Cushing et al. disclose said second computer comprises means for electronically recording, collecting, processing, storing and transmitting said financial transactions (page 13-14, under the data preparation stage and the following paragraphs, lists various data processing functions and page 13, i.e. sorting data, which involves arranging a batch of input records into some desired numerical or alphabetical sequence, and pages 22-23, i.e. preparation of financial information, and all of chapter 7 Data Communications and Advanced Systems, all of chapter 8, File and Data Base Approaches to Data Storage, page 800 in chapter 20, The Finance Cycle, esp. Fig. 20.7 which shows a balance sheet and income statements as systems outputs. Balance sheet and income statements inherently display income, expense, asset and or liability since this is the classic old and well-known format to display financial data in Generally Accepted Accounting Practice (GAAP). The means is provided via the communications network and database).

13. Claim 63 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. as and Matsushita et al. (U.S. PAT. 4837556A).

Cushing et al. disclose(s) the claimed invention as per claims 28, 32, 39, 40, 51, 55, and 59 as above except data signal embodied in a carrier wave.

However, in col. 21, lines 5-25 and col. 22, lines 1-45 thereof, Matsushita et al. discloses a signal transmission device using carrier waves which is well known in the art. It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. based on the teachings of Matsushita et al. The motivation to combine these references is to provide a means for data transmission that effectively transfers into computer technology.

14. Claims 64, 65 and 66 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. and Matsushita et al. as applied to claim 63 above, and further in view of Braun et al.

Cushing et al. and Matsushita et al. disclose(s) the claimed invention except wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds; at least one transaction

code is selected by at least one of the users; and wherein the standardized codes comprise financial transaction codes.

However, in Abstract, Fig. 4, col. 2, lines 25-67, col. 3, lines 25-67, col. 4, lines 35-60 thereof, Braun et al. disclose(s) electronic funds transfer from a plurality of terminals with wire instructions(authorization message and reference number); transaction codes selected by various entities, and transmitting a record of the transaction(parallel documented audit trail); and the transaction codes are provided from a menu in Fig. 4; in addition to transfers of data, funds and financial statements from one entity to another entity. It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. and Matsushita et al. based on the teachings of Braun et al. The motivation to combine these Cushing et al., Matsushita et al. and Braun et al. references is to electronically send funds from one point to another so that the transaction can be performed efficiently in the financial institution. It should be noted that sending electronic funds with instructions is old and well-known in the automated clearing house art. It would be obvious to send instructions to identify the source of funds, bank, and what the funds represent(interest on a bond, dividends on a stock, etc.).

15.Claim 67, 68 and 69 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al. and Braun et al.

Cushing et al. disclose(s) the claimed invention except providing a second computer for receiving data inputs, said data inputs including electronically recorded financial transaction information made between said first entity and a second entity; And further including transferring funds from said first entity to said second entity.

However, in Abstract, Fig. 4, col. 2, lines 25-67, col. 3, lines 25-67, col. 4, lines 35-60 thereof, Braun et al. disclose(s) electronic funds transfer from a plurality of terminals(first and second entities) with wire instructions(authorization message and reference number); transaction codes selected by various entities, and transmitting a record of the transaction(parallel documented audit trail); and the transaction codes are provided from a menu in Fig. 4; in addition to transfers of data, funds and financial statements from one entity to another entity.

It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. based on the teachings of Braun et al. The motivation to combine these Cushing et al. and Braun et al. references is to electronically send funds from one point to another so that the transaction can be performed efficiently in the financial institution. It should be noted that sending electronic funds with instructions is old and well-known in the automated clearing house art. It would be obvious to send instructions to identify the source of funds, bank, and what the funds represent (interest on a bond, dividends on a stock, etc.).

16. Claim 70 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cushing et al., Matsushita et al. and Braun et al.

Cushing et al. disclose(s) the claimed invention as per claims 28, 32, 39, 40, 51, 55, and 59 as above except data signal embodied in a carrier wave.

However, in col. 21, lines 5-25 and col. 22, lines 1-45 thereof, Matsushita et al. discloses a signal transmission device using carrier waves which is well known in the art. It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. based on the teachings of Matsushita

et al. The motivation to combine these references is to provide a means for data transmission that effectively transfers into computer technology.

Cushing et al. and Matsushita et al. disclose(s) the claimed invention except providing a second computer for receiving data inputs, said data inputs including electronically recorded financial transaction information made between said first entity and a second entity; And further including transferring funds from said first entity to said second entity.

However, in Abstract, Fig. 4, col. 2, lines 25-67, col. 3, lines 25-67, col. 4, lines 35-60 thereof, Braun et al. disclose(s) electronic funds transfer from a plurality of terminals(first and second entities) with wire instructions(authorization message and reference number); transaction codes selected by various entities, and transmitting a record of the transaction(parallel documented audit trail); and the transaction codes are provided from a menu in Fig. 4; in addition to transfers of data, funds and financial statements from one entity to another entity.

It would be obvious to one of ordinary skill in the art to modify the invention of Cushing et al. and Matsushita et al. based on the teachings of Braun et al. The motivation to combine these Cushing et al., Matsushita et al. and Braun et al. references is to electronically send funds from one point to another so that the transaction can be performed efficiently in the financial institution. It should be noted that sending electronic funds with instructions is old and well-known in the automated clearing house art. It would be obvious to send instructions to identify the source of funds, bank, and what the funds represent(interest on a bond, dividends on a stock, etc.).

17. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory



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period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A. Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600

Debra F. Charles  
Examiner  
Art Unit 3624

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VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600



Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	Not Yet Assigned-Conf. #9466
				Filing Date	May 18, 1998
				First Named Inventor	Gordon T. Brown
				Art Unit	2761
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	37202/082001

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	AA*	US-5,406,475	04-11-1995	Kouchi et al.	
	AB*	US-5,117,356	05-26-1992	Marks	
	AC*	US-4,376,978	03-15-1983	Musmanno	
	AD*	US-4,727,243	02-23-1988	Savar	
	AE*	US-4,953,085	08-28-1990	Atkins	
	AF*	US-5,093,787	03-03-1992	Simmons	
	AG*	US-5,126,936	06-30-1992	Champion et al.	
	AH*	US-5,172,313	12-15-1992	Schumacher	
	AI*	US-5,193,055	03-09-1993	Brown et al.	
	AJ*	US-5,202,826	04-13-1993	McCarthy	
	AK*	US-5,220,500	06-15-1993	Baird et al.	
	AL*	US-5,220,501	06-15-1993	Lawlor et al.	
	AM*	US-5,262,942	11-16-1993	Earle	
	AN*	US-5,283,829	02-01-1994	Anderson	
	AO*	US-5,326,959	07-05-1994	Perazza	
	AP*	US-5,383,113	01-17-1995	Kight et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	MM-DD-YYYY			

\*EXAMINER: Initial if information considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	CA	Cushing, B. E. et al.; "Accounting Information Systems"; Fifth Edition; Addison-Wesley Publishing Company, Inc., 1990; 890 pages	
	CB	Altman, B.; "Check Free: A Viable Bill-Paying Alternative"; Link-up; Jan/Feb 1991; 8, 1 p. 22	
	CC	Interview with Don Kniffin; TMA Journal, January/February 1994, ISSN:0731-1281; pp. 34-38 (5 pages)	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	
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### Certificate of Service

The undersigned hereby certifies that a true and correct copy of the Request for Reexamination Under 37 C.F.R. § 1.510 is being served on the patent owner, NOAH SYSTEMS, INC., by sending a copy by DHL Express (Waybill Number 23105832245), overnight delivery, to the Attorney of Record at the following the correspondence address:

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Attorney for the Requester



US005875435A

**United States Patent** [19][11] **Patent Number:** 5,875,435**Brown**[45] **Date of Patent:** Feb. 23, 1999[54] **AUTOMATED ACCOUNTING SYSTEM**[76] **Inventor:** Gordon T. Brown, 2045 Murdstone Rd., Pittsburgh, Pa. 15241

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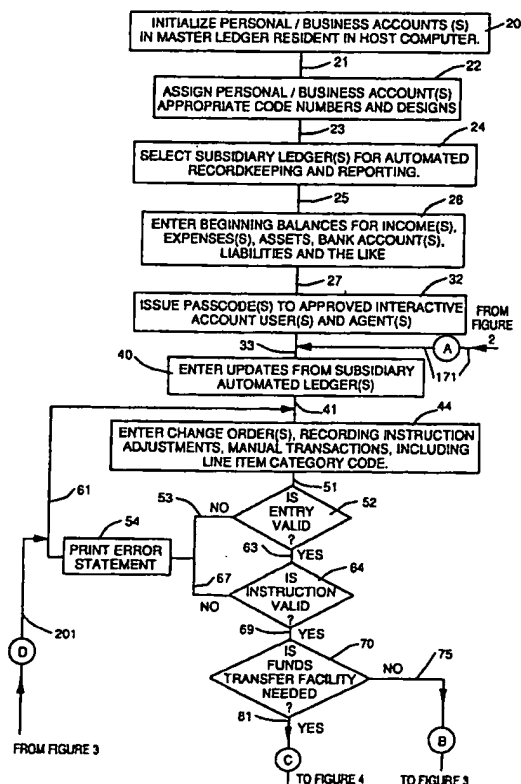
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**Related U.S. Application Data**[63] **Continuation-in-part of Ser. No. 313,988, Sep. 28, 1994.**[51] **Int. Cl.<sup>6</sup>** ..... G06F 17/60[52] **U.S. Cl.** ..... 705/30; 705/33; 705/39[58] **Field of Search** ..... 705/1, 19, 30,  
705/33, 34**Primary Examiner**—Edward R. Cosimano**Assistant Examiner**—Barton L. Bainbridge**Attorney, Agent, or Firm**—Alan G. Towner; Eckert Seamans  
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[57] **ABSTRACT**

An automated accounting system for an entity, such as an individual or business, is provided in which at least one file is established for the entity and a plurality of data inputs are provided to the file. The data inputs include electronically recorded transactions made between the entity and other entities. Access is provided to the file for agents of the entity so that one of the agents can perform one or more activities related to the data inputs such as entering, deleting, reviewing, adjusting and processing.

**18 Claims, 4 Drawing Sheets**

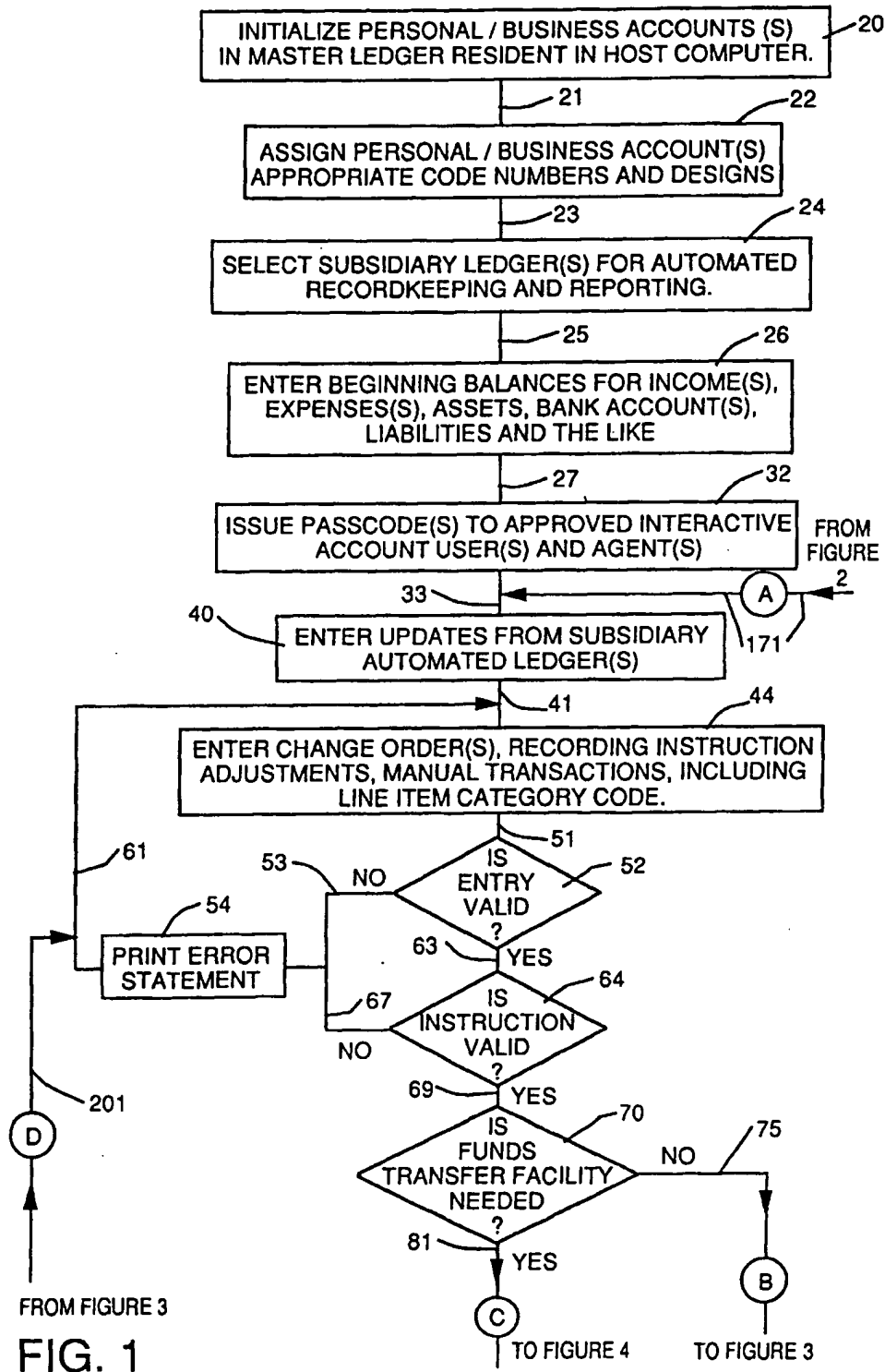
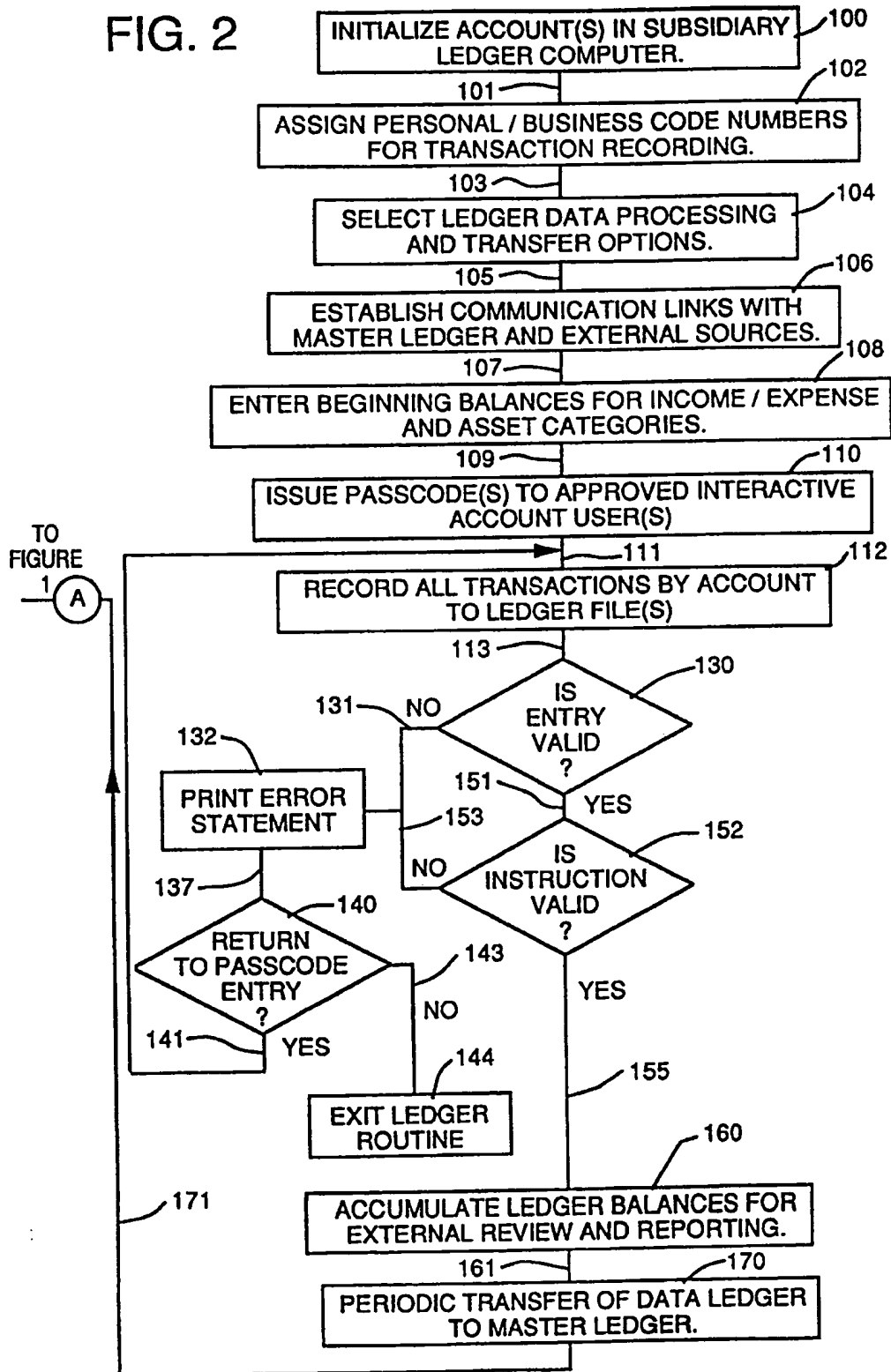


FIG. 2



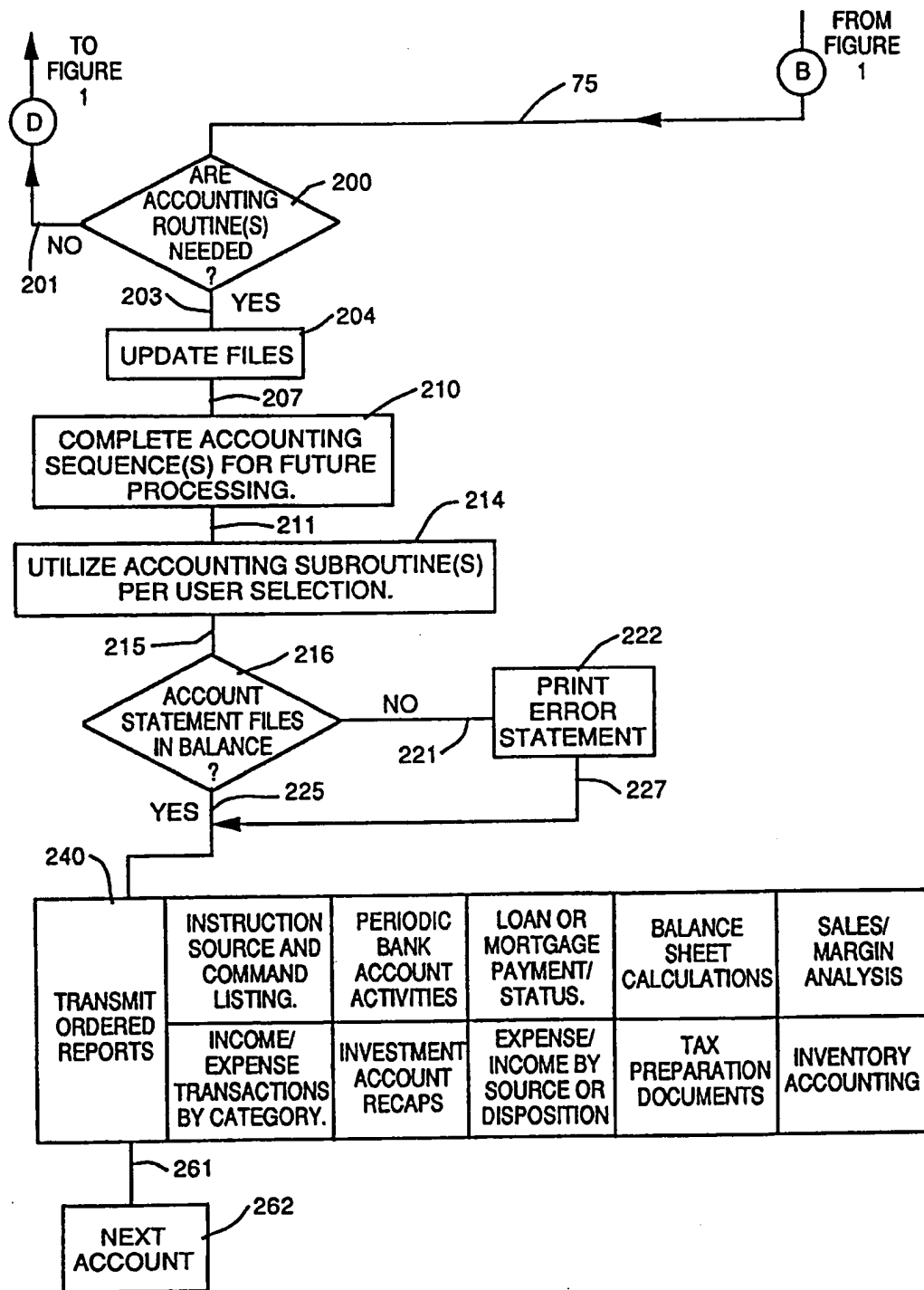


FIG. 3



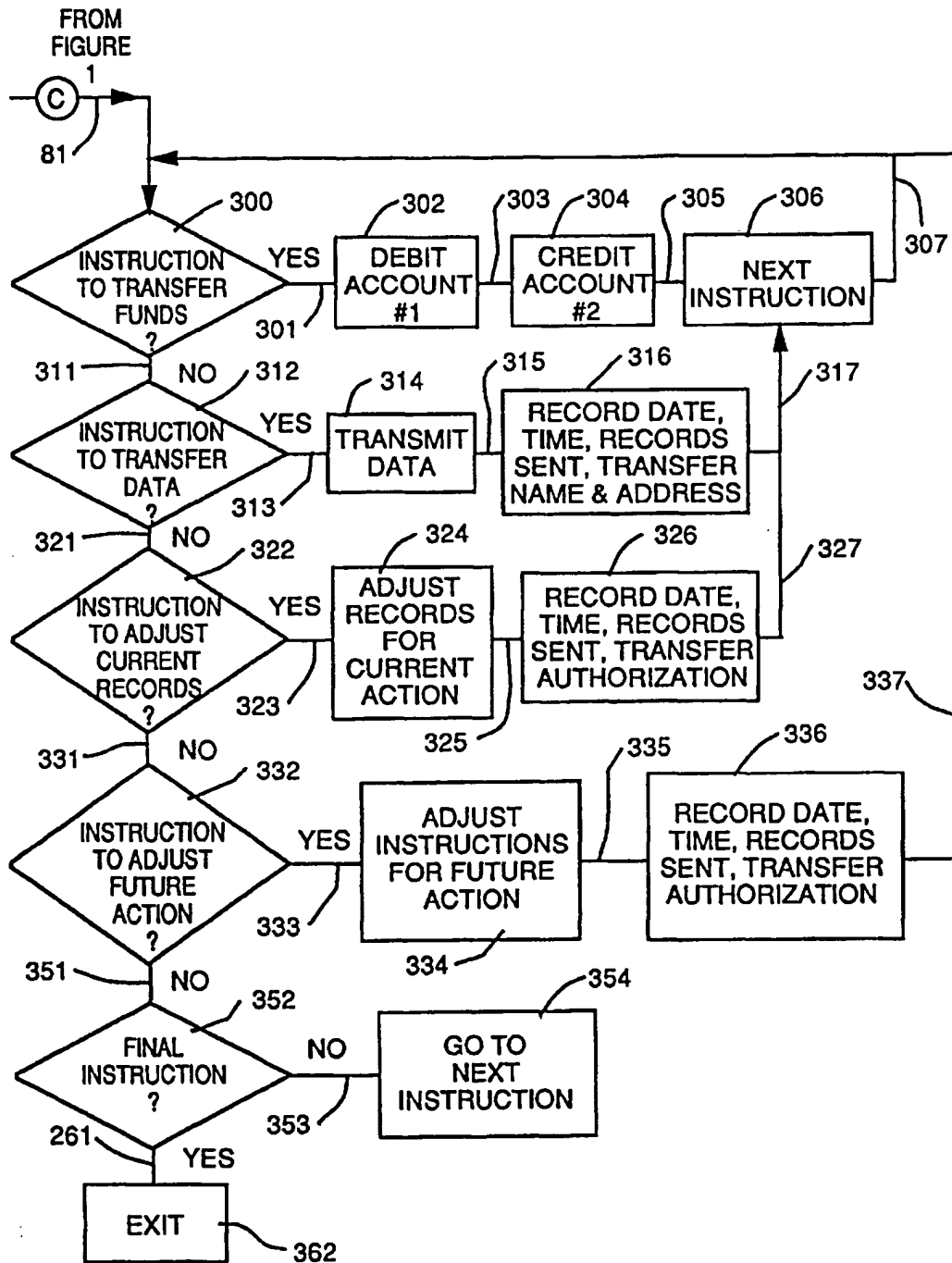


FIG. 4

## AUTOMATED ACCOUNTING SYSTEM

## CROSS REFERENCE TO RELATED APPLICATION

This application is a continuation-in-part of U.S. application Ser. No. 08/313,988 filed Sep. 28, 1994.

## BACKGROUND OF THE INVENTION

This invention relates to an automated accounting system, and more particularly, to providing an automated accounting system for an entity such as an individual or a business in which a plurality of data inputs are made to a file established for the entity, the data inputs including electronically recorded financial transactions made between the entity and other entities. Access is provided to the file for agents of the entity being served so that one of the agents can perform one or more activities related to the data inputs, such as entering, deleting, reviewing, adjusting and processing the data inputs.

There have been proposed a number of systems and methods in which financial and business information has been computerized. My U.S. Pat. No. 5,193,055 discloses an accounting system in which a standard category code listing is used to code money transfer instruments, such as checks, into a computer file. The information in that computer file is then used to generate various accounting reports. The standard category codes can be personalized in order to meet the particular needs of the user. For example, job numbers can be coded on the check to track income and expense for individual projects.

U.S. Pat. No. 5,220,501 discloses a method and system for remote delivery of retail banking services. A user can access an ATM (Automatic Teller Machine) from a dedicated remote data terminal in order to transfer funds from a bank account to a third party payee. A central computer receives instructions from the remote terminal and debits the user's bank account as well as distributing the funds to payees requested by the user. See also U.S. Pat. No. 5,202,826.

Despite the existence of these systems, no one has conceived a total accounting system in which users, such as businesses, individuals, merchants, financial institutions and other entities are connected into a network where financial transaction information is captured, analyzed, reviewed, adjusted and processed and then used to generate accounting statements.

As computer hardware technology becomes more advanced and less expensive, many if not most financial transactions will be electronically recorded. For example, if a customer purchases a building product, such as a window, from a building products dealer, that sale can be electronically recorded in a ledger in the building product dealer's computer. No one, however, has conceived of a system in which the user and the building product dealer are connected in a network such that the recorded financial transaction, along with all other financial transactions recorded in the network, could be used to generate accounting records useful to the members of the network.

The recorded financial transactions, in order to be useful to the multitude of different users in the network, must be accessible to various agents. There is a need therefore for agents, such as accountants, to have access to the recorded financial transactions before, during and after the financial transaction is made. In this way, electronically recorded financial transactions can be entered, deleted, reviewed,

adjusted and/or processed in order to provide the proper input data for the system.

After the data has been entered and reviewed, it would be desirable for the user to be able to choose which services are required from the system. For example, an individual may only be interested in obtaining tax accounting services, whereas a business may need a more complete set of financial reports.

Finally, an effective system must have a funds transfer clearinghouse, such as that disclosed in U.S. Pat. Nos. 5,220,501 and 5,202,826.

What is needed, therefore, is a connected system (or network) of users, such as individuals, businesses, merchants, financial institutions and other entities, that can provide its users a method of automating the accounting of all financial transactions made by the user and other entities in the network.

## SUMMARY OF THE INVENTION

An automated accounting system for an entity, such as an individual or business is provided in which at least one file is established for the entity and a plurality of data inputs are provided to the file. The data inputs include electronically recorded transactions made between the entity and other entities. Standardized codes including financial transaction codes and/or standardized itemization codes are established. The automated accounting system preferably uses a common language in and among computer systems and/or entities to enable the computer systems and/or entities to communicate processing instructions and utilize the standardized codes. Individual codes are provided before, during or after the time of the transaction for automated entry into single and multi-tiered uniform accounting ledgers. Access may be provided to the file for agents of the entity so that one of the agents can perform one or more activities such as entering, deleting, reviewing, adjusting and processing.

In one embodiment of the invention, I provide a method of providing financial accounting reports and statements for a first entity such as an individual or a business. The method includes the steps of providing a menu of standardized codes, including financial transaction codes and/or itemization codes, conducting through other entities separate financial transactions including transfer of funds and instruction for transfer of funds with the first entity at a plurality of separate points, associating the standardized codes from the menu at the time when the funds are transferred or instructions are given for transfer to complete the financial transaction, transmitting a record of each transaction and selected standardized codes to at least one separate financial accounting system at about the time of the transaction, sorting the transactions in the separate financial accounting system and producing an accounting statement in a desired format, and printing or electronically displaying the statement results.

In another embodiment of the present invention, I provide a financial accounting system including a financial accounting computer having at least one file, a financial transaction computer for receiving data inputs including electronically recorded financial transactions made between a first entity and a second entity, first communication means for transferring the data inputs from the financial transaction computer to the file of the financial accounting computer, and means for providing access to the file of the financial accounting computer for the first entity and/or agents of the first entity so that the first entity and/or the agent can perform one or more activities selected from the group

consisting of entering, deleting, reviewing, adjusting and processing the data inputs.

### BRIEF DESCRIPTION OF THE DRAWINGS

A full understanding of the invention can be gained from the following description of the preferred embodiment when read in conjunction with the accompanying drawings in which:

FIGS. 1-4 are flow charts showing the method and system of the invention.

### DESCRIPTION OF THE PREFERRED EMBODIMENTS

The method and system of the invention provide an automated accounting system which brings together in a connected or network fashion, all of the various entities that are involved with financial transactions between a first entity, such as an individual or a business, and other entities, such as merchants, financial institutions and the like. The financial transactions are recorded as data inputs in a file established for the first entity. The data inputs can be accessed by agents of the first entity, such as accountants, money managers and the entity itself, in order to enter, delete, review, adjust or process the data inputs.

The first entity can be a business or an individual. The entity being served will have established at a central or host computer a master ledger that is used to receive data inputs in the form of electronically recorded financial transactions. It will be appreciated, however, that the central or host computer can be the individual entity's personal automatic computing device (such as a personal computer or a telephone computing device) which can receive the data inputs and, in the case of a personal computer, for example, process the data inputs by using off-the-shelf accounting software. Therefore, even though the specification set forth herein will focus on a central or host computer, it will be appreciated that the above mentioned alternatives of a personal or telephone computer are contemplated by the invention.

FIGS. 1-4 show a flow chart which illustrates the invention. Referring in particular to FIG. 1, in box 20, the personal and business accounts resident in the master ledger in the host computer are initialized. This may include, for example, selecting automatic coding preferences, source inclusions, business accounting rules, reporting detail, individual job record-keeping and interactive user authorization registrations. All of these selections personalize and customize the master ledger for effective use of the invention. Also, two separate master ledgers can be established, for example separate cash and accrual ledgers, so that desired data can be entered into these ledgers and can be used to provide both tax preparation and cash reports.

The system then proceeds by line 21 to box 22 where the accounts as established above are assigned code numbers. A standardized account menu for business and personal financial transactions is most often times established (see, for example, U.S. Pat. No. 5,193,055), however, establishment of subcategories of income and expense items may be made resulting in more than one detailed subcoding schedule. Standardized account formats are generally used to provide information to outside agents, whereas the more complex subcoded detail is generally retained by the entity using the system for internal use only.

Next, line 23 leads to box 24 where subsidiary ledgers for automated record keeping and reporting are selected. While a master ledger is established in a central or host computer,

subsidiary ledgers are established in computers, such as personal computers, at all entities with which the first entity will enter into financial transactions. These subsidiary ledgers can be established with financial institutions, merchants, and other entities with which the entity being served will have financial transactions, including but not limited to automated teller machines, telephonic computers, banks (for checking and savings accounts, for example), investment/brokerage firms, merchants and other automated systems/record keeping devices. Automatic coding devices can be associated with these subsidiary ledgers to record and transmit data concerning the financial transaction at the time of the financial transaction. The key idea is for all of these entities to electronically record, collect, process, store and transmit all financial transactions by all of the entities, including the first entity, that enter into financial transactions with that particular entity. In this way, all of the entities can be connected in a network fashion so that accounting information can be fully and accurately developed among all of the entities. Recorded transactions may be entered into one or more tiers (layers) or subsidiary ledgers of either the cash or the accrual ledger or both ledgers to facilitate computation and reporting of more than one accounting procedure at a single time through the use of one or more common language instructions and standardized transaction codes which may include one or more of the following: transaction process instructions, charts of accounts, user selection menus, accounting rules and standard calculations, funds transfers instructions and codes, individual system network instruction codes, and layers or tiers of instructions and financial accounting codes for individual system or connected systems operations. The establishment, operation and transfer of data from the subsidiary ledger to the master ledger will be discussed in greater detail below with respect to FIG. 2.

Referring back to FIG. 1, the subsidiary ledgers that are desired to be included in the master ledger are selected at box 24. Even though every entity with which the first entity is connected will have a subsidiary ledger, the first entity may only desire to have certain data inputs transferred from the subsidiary ledgers to the master ledgers. For example, the first entity may only want data inputs from financial institutions and not merchants. In this box 24, that selection can be made.

After box 24, the system proceeds by line 25 to box 26 where beginning balances for income, expense, asset, bank accounts and liabilities are entered. Next, line 27 leads to box 32 where passcodes are issued to approved interactive account user(s) and agent(s). Agents can include accountants, brokers or other financial advisors. The account user(s) can include the first entity as well as authorized users of the first entity, such as the controller or bookkeeper of a business. This access to the master ledger and subsidiary ledgers allows the agents to perform activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing data inputs in the master ledger and subsidiary ledgers. This access allows agents to enter, delete, review, adjust and process data inputs before, during and after a financial transaction in order to customize the transaction to make it fit into the accounting scheme of the individual entity. Users may select the degree and timeliness of master or subsidiary ledger computations and reporting with or without operation of their own computer.

Next, line 33 leads to box 40 where the updates from the subsidiary ledgers are entered into the master ledger. Referring now to FIG. 2, the establishment of, operation of and transfer of data from the subsidiary ledgers will be dis-

cussed. It will be appreciated that each of the other entities in the network will have means (usually computers and probably PC's) which will be used to electronically record, collect, process, store and transmit all financial transactions between the first entity (and other entities) with that particular entity.

In box 100, the accounts are initialized in the subsidiary ledger computer. This step is similar to the initialization step in box 20 of FIG. 1. Next, line 101 leads to box 102 where the personal/business code numbers for transaction recording are assigned also similarly to box 22 in FIG. 1. In addition, individual job accounting (receipting and costing) may be automatically facilitated by an alphanumeric identifier at the point of entry. Vendors and payees may be listed by category for automatic ledger entry and coding.

Line 103 then leads to box 104 where the ledger data processing and transfer options are selected. For example, automatic codes and/or instructions are entered into ATM's, point-of-purchase machines, check reading equipment or other systems where the subsidiary ledger is maintained. These codes can identify methods for funds transfer and accounting for each of the subsidiary ledgers. For example, credit balances may be maintained automatically by account until requests for funds transfer are answered with remittance. If no payment is made within a predetermined time, balances are added to personal company payables and receivable lists either automatically or by command.

After this, line 105 leads to box 106 where communication links with the master ledger and external sources are established. It will be appreciated that although agents have access to both the master and subsidiary ledgers, the access can be restricted by instituting predefined communication rules. However, transmittal of transaction records and account balances are made routinely from the subsidiary ledger to the master ledger as will be described below. Line 107 leads to box 108 where the beginning balances for income/expense and asset categories are entered.

Next, line 109 leads to box 110 where passcodes are issued to approved agents. In order to ensure access to the subsidiary ledger by the first entity and agents of the entity being served, passcodes are issued to the approved interactive account user(s) including agents of the entity being served at box 110.

The system then proceeds by line 111 to box 112 where the financial transactions by account are recorded to the subsidiary ledger. For example, in the case of a merchant, the first entity may buy an item and this financial transaction will be recorded. Check imaging equipment may be designed to read check face information including coding for automatic entry into subsidiary ledgers for financial transactions between the entity and other entities. Similarly, a 4-5 digit coding sequence may be installed in ATM transaction files for users to identify sources and uses of funds. Credit card transactions, however, will likely require the entry at the point-of-purchase of appropriate coding information.

Line 113 then leads to decision box 130 where the entry is then reviewed as to whether it is valid or not. If not valid, line 131 leads to box 132 where an error statement is printed. After this, line 137 leads to decision box 140 where a decision must be made to return to passcode entry by line 141 or by line 143 to exit the ledger routine 144.

If the entry is valid, line 151 leads to decision box 152 where the instruction is reviewed for validity. Validity is determined by comparing amounts, codes, vendors and payees with those preestablished coding and decision rules

lected in boxes 22, 24 and 102, 104. Invalid entries are recorded separately for security reasons. Valid entries are included in subsidiary and master ledger calculations. More specifically, if the instruction is not valid, line 153 leads to box 132 and the same procedure as was discussed above is repeated. If the instruction is valid, line 155 leads to box 160 where the subsidiary ledger balances for external review and reporting are accumulated.

The system then proceeds by line 161 to box 170 where the periodic transfer of data inputs from the subsidiary ledger to the master ledger is set forth. This can be accomplished by a modem, or other data transfer equipment. This is shown by line 171 which goes to line 33 of FIG. 1.

Referring back to FIG. 1, the data inputs from the subsidiary ledgers are transferred to the master ledger. Line 41 then leads to box 44 where the access to the data inputs in the master ledger is set forth. This access can be provided to interactive users and agents of the first entity. At this box 44, change orders, recording instruction adjustments, manual transactions and the like can be entered by the agents or the interactive users.

After this, line 51 leads to decision box 52 where the validity of the entry is determined. If the entry is not valid, line 53 leads to box 54 where an error statement is printed. Once the error statement is printed, the method returns to box 44 by line 61. If the entry is valid, line 63 leads to decision box 64 where the validity of the instruction is determined. Validity is determined by whether the passcode matches the predesignated list of approved passcodes and whether the entry is complete in form and substance. For example, if either the form or substance of the attempted entry is dissimilar with past transaction records for that user, a request for further information will be initiated. If the instruction is not valid, line 67 leads to box 54 where an error statement is printed. If the instruction is valid, then line 69 leads to decision box 70.

In decision box 70, the user is asked whether the funds transfer facility is needed. If the funds transfer facility is not needed, line 75 leads to the accounting statement module shown in FIG. 3. If the funds transfer facility is needed, line 81 leads to the network transfer facility shown in FIG. 4.

Referring now more particularly to FIG. 3, line 75 leads to a decision box 200 in which the user is asked whether accounting routines are needed. If not, line 201 leads back to line 61 (FIG. 1). If the accounting subroutine is desired, line 203 leads to box 204 where the files are updated according to the entity's report selections. If simple cash accounting routines have been selected, then only those accounting subroutines will be effected. If tax preparation reports are requested, then all accounting subroutines necessary to complete those tax reports are effected. After this line 207 leads to box 210 where the accounting sequences for future processing are completed. For example, daily, weekly, monthly and annual reports, including statistical comparisons for this and other uses, may then be printed at the user's option. Subroutines for each option permit users to personalize individual and business record keeping and reporting.

Line 211 then leads to box 214 where accounting subroutines selected by the first entity are utilized. In this way, the first entity can select one or more or all of the available accounting statements desired. For example, an individual may be only interested in obtaining tax preparation documents, whereas a business may desire a full set of financial documents, including balance sheets and income statements. Thus, the system is truly a self service system in

that the first entity can select the desired accounting reports from a large menu of available reports. The pricing of the system can be tailored to this choice. For example, a first entity needing only two reports would pay less for use of the system than a user needing ten reports.

After this, line 215 leads to a decision box 216 where account statement files are determined to be balanced or not. If not, line 221 leads to box 222 where an error statement is printed. If the account statements are in balance, line 225 leads out of box 216. Line 227 leads out of box 222 after the error statement is printed in order to join line 225. The error statement will direct the entity (or agent) to make appropriate adjustments to coded transactions which result in balanced accounts in both subsidiary and master ledgers.

After this, the ordered reports are transmitted to the entity being served at box 290. Ten separate reports are shown in box 240. The reports can be electronically mailed or hard copies can be produced and forwarded to the user by telefax, messenger, overnight courier or first class mail. The advantage of the system is that these reports can be processed faster than currently available services.

After this, line 261 leads to a box 262 which asks for the next account to be processed.

If the funds transfer facility is needed, line 81 leads to decision box 300 where it is asked whether an instruction to transfer funds is desired. The funds transfer facility allows automatic (electronic) transfer of funds/payments by and between the entity's accounts (banks, for example), as instructed. Access to any and all payment clearinghouses is anticipated along with the funds transfer facility. Line 301 leads to box 302 where account no. 1 (that of the merchant, for example) is debited with the funds and then by line 303 to box 304 where account no. 2 (that of the entity being served) is credited. If desired, credit balances may be maintained automatically by account until requests for funds transfers are answered with remittance. If no payment is made within a predetermined time, balances are added to company and payables and receivables lists either automatically or by command. After this, line 305 leads to box 306 where the next instruction is requested and then by line 307 back to box 300 to start the process again.

If a transfer funds instruction is not requested, line 311 leads to decision box 312 where the user is asked whether there is an instruction to transfer data. For example, an entity may elect to transfer vital operating statistics to a banker for loan monitoring purposes. Suppliers of material can ship replacement inventory quickly and accurately with current sales history and inventory replenishment requirements transmittals. Finally, payroll statistics are often times required to be provided by the entity to government agencies, health providers, labor unions, and the like. If so, line 313 leads to box 314 where the data is transmitted and then by line 315 to box 316 where the date, time, records sent, transfer name and address are recorded. After this, line 317 leads to box 306 where the next instruction is requested.

If a transfer data instruction is not requested, line 321 leads to decision box 322 where the user is asked whether there is an instruction to adjust current records. Entities or agents can enter coded records of financial transactions or adjust current account records when certain transactions have not been automatically recorded by the system and when errors in previous entries have occurred. If so, line 323 leads to box 324 where the records are adjusted for current action and then by line 325 to box 326 where the date, time, records sent, and transfer authorization are recorded. After this, line 327 leads to box 306 where the next instruction is requested.

If an adjust current records instruction is not requested, line 331 leads to decision box 332 where the user is asked whether there is an instruction to adjust future action. Periodically, entities and users must change decision rules previously entered into the system. Adjustments in system recording or reporting may stem from changes in generally accepted accounting principles, reporting period changes, depreciation adjustments, income or expense category additions or deletions, cash versus accrual interpretations, statistical comparison definitions and the like. Line 333 leads to box 334 where the instructions are adjusted for future action. After this, line 335 leads to box 336 where the date, time, records sent and transfer authorization are recorded. After this, line 337 leads back to box 300 at the beginning of the network transfer facility module.

If an adjust future action instruction is not requested, line 351 leads to decision box 352 where the user is asked whether this is a final instruction. If not, line 353 leads to box 354 where the method goes to the next instruction. If it is the final instruction, line 361 leads to box 362 where the funds transfer facility is exited.

It will be appreciated that an automated accounting system is shown in which a first entity and other entities with which the first entity enters into financial transactions are in a connected network. Access is provided to the electronically recorded financial transactions for agents of the first entity, such as accountants. These agents can perform activities such as entering, deleting, reviewing, adjusting and processing data inputs. In addition, accounting reports can be generated and a funds transfer facility is provided.

The following example illustrates various aspects of the invention, and is not intended to limit the scope of the claimed invention.

#### EXAMPLE

Consider the example of a building contractor's purchase of a \$500 window for installation in an apartment complex from a building materials retailer by check or credit card. Under conventional systems, the purchase would not be recorded since only computer-to-computer transactions between related on-line suppliers and their wholesale or retail agents are recorded. If the window transaction related to a sale of inventory goods from a manufacturer to a dealer, the inventory number of the item would have been recorded in a file for later accumulation with other itemized transactions which accumulations would be reported as historical evidence that the transaction took place on a specific date as part of one or more order placements. Funds would have been transferred electronically to pay for the item at the appropriate time. The total number of transactions could be reported to both parties using the nomenclature, usually including standardized item numbers agreed upon by the parties which numbers appear within the bill presentments and inventory replenishment account files within the computer-to-computer system. Specifically, if a window had been requisitioned via a conventional system, a 3 feet wide by 4 feet tall double-hung window might have a DHW34 standard code. The DHW34 unit would be entered (sometimes automatically) as an inventory addition to the inventory ledger of the purchaser and a corresponding reduction in the cash account file would occur (sometimes automatically). The reverse would take place in the vendor's ledger files. The total items and funds transferred would be periodically reported for inventory and cash account purposes only.

The automated accountant system of the present invention recognizes that the bulk of transactions in an economy do

not take place wherein users are interconnected computer-to-computer. The window example and most of those in the retail trade do not involve purchaser computers at all. A \$500 DHW34 window purchase by a contractor is usually accomplished by check or credit card. If a check is used within the present automated accountant system, the contractor would enter on the check face appropriate standardized codes which identify a preferred accounting treatment of the window purchased. The standardized code would specifically identify one or more of the following: the type of item purchased, the anticipated use or category of that item, the specific job for which the inventory was purchased, and any depreciation and expense parameters. The \$500 amount, along with the accounting codes representing specific past, present and future accounting considerations, is preferably automatically read by check processing/imaging equipment and the information electronically entered by the use of common system language and standardized codes into the contractor's account files at a financial institution or elsewhere for tabulation, manipulation, reporting and review. The account files of the vendor may or may not be automatically adjusted for the transaction. However, the vendor's cash account file would be increased automatically by the \$500 amount, that receipt being categorized as a type of income transaction.

If a credit card or other means of electronic payment is employed by the contractor to pay for the window, the vendor (in this case, the building materials retailer) uses pre-entered common system language and standardized codes relating to the DHW34 window unit which would be electronically transmitted at the point of credit verification or shortly thereafter, adjusting the appropriate account files of the vendor, automatically identifying the item (window) category for contractor account ledgers. The adjustment of files may take place outside the transaction system. More than one transaction system must be integrated together to report separately recorded transaction detail to, in this case, the contractor's and the building materials vendor's automated accounting ledgers.

Assuming a credit card is used to purchase the \$500 window, the \$500 debt would be registered in the contractor's credit card payable ledger. The \$500 would be allocated to the contractor's job costing file (in this case, the job might be labeled the "rental units job") which would be separated from other contractor files for purposes of reviewing profit and loss on the "rental units job". The \$500 would also be entered into a depreciation file for "rental units job" for calculation of present and future depreciation. If the contractor owns the rental units, the \$500 represents a capitalized addition to the asset account, which is depreciated, not expensed, over time. The \$500 amount is divided by the number of years of permissible useful life, which amount is automatically carried forward in ledgers for deduction in future periods as determined by generally accepted accounting practice. Each future income and expense and assets and liability statement would report both current cash and accrual detail. Tax calculations are performed automatically from the accumulation of all pertinent cash and accrual detail if desired.

Both the contractor and the building materials vendor in this case likely operate bank accounts with one or more financial institutions. Generally, one company or individual account controls the overall operation of the business or household. Subsidiary bank accounts may be established to operate payroll, accounts receivable, escrow, savings and other separate financial functions. Subsidiary account transactions may be combined with controlling bank account

transactions for monthly, quarterly and yearly totals and analyses. The cash balances in bank accounts offer a readily available benchmark to determine the accuracy of transaction figures at month end and year end. Both the contractor and building material vendor will attempt to balance bank figures with privately generated figures. Periodic (e.g., monthly) income and expense statements may be calculated automatically once transaction details from multiple transaction systems (e.g., credit card, check, debit card, telephone payment, electronic bill payments, etc.) are transferred to control account ledgers through the use of common language and standardized code structures within and between each of the transaction systems.

When the \$500 window payment is automatically recorded in the contractor's check or credit card ledger, a \$500 deduction from cash balances is recorded. The \$500 is categorized as a specific expense or asset per the original transaction codes. The \$500 is both cash or an income item on the vendor's books, automatically recorded per the original transaction codes. The \$500 means much more in terms of accounting than in conventional systems because the \$500 represents both a financial indication of present and future financial treatment by the user. Prior art systems deal in current assets and liabilities; that is, in inventory items and funds payments. The present automated accountant system deals in current assets and liabilities, in past and future assets and liabilities, in current revenues and expenses and taxes, and in past and future revenues and expenses and taxes.

The \$500 paid for a DHW34 window is statistically significant for both the vendor and contractor as well as other interested analysts. It is significant in light of the types and numbers of similar and other window units sold or purchased by the contractor, vendor and other contractors and vendors. That significance takes on greater importance when multiple transaction systems can, through the use of one or more common languages and standardized codes, compare and contrast the transactions of other similar or different users of the system. Standardization facilitates the collection of large masses of transaction details for past, present and future comparisons and analysis. The multiple layers or tiers of income, expense, asset and liability recordation that takes place within and among the transaction systems which can be tied together by the present automated accountant system provide opportunities for understanding consumption habits, management efficiencies, profits and losses, tax consequences and other demographics.

The automated accounting system of the present invention possesses several advantages over conventional systems. The present automated accountant is an accounting system enabling ongoing financial planning, P/L analysis, and critical path decisioning. Consumers may dynamically control depreciation, amortization, suspense accounts, expense/income levels, principal, interest, P/L, etc. While categorization is part of the process, the system also includes dynamic, multi-dimensional consumer controls, and provides computational intelligence, all resulting in informed business decisions as a result of the output.

While conventional automatic bill payment services offer consumer payment control with a transaction register, the present automatic accounting system permits consumer controlled dynamic interaction and integration of multiple debits and credits. In addition, the present system produces incremental results, enabling future critical path financial decisions. Furthermore, while conventional automatic bill paying systems create a categorized historical transaction register, the present system converts data into intelligence

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via multi-dimensional consumer control structure and comprehensive assessment of financial characteristics critical to business/personal financial success.

The system of the present invention is a personalized and dynamic accounting system providing targeted future business/personal financial strategies. The present system may accumulate multiple financial data and create a personalized profile noting "critical path" financial management areas. A simple single threaded activity summary listing enables the posting of payment activity, and consumer controls result in payments executed by the service provider and the creation of a payment transaction register.

The automated accounting system of the present invention provides a data accumulation and computational intelligence engine which transforms data into intelligence. Consumers may control the engine with a set of tools permitting multi-dimensional classification of transactional activity. The results enable informed decisions as to ongoing business and personal financial matters.

While specific embodiments of the invention have been disclosed, it will be appreciated by those skilled in the art that various modifications and alterations to those details could be developed in light of the overall teachings of the disclosure. Accordingly, the particular arrangements disclosed are meant to be illustrative only and not limiting as to the scope of the invention which is to be given the full breadth of the appended claims and any and all equivalents thereof.

What is claimed is:

1. A method of providing financial accounting reports and statements for a first entity such as an individual or a business which comprises:

providing a menu of standardized codes, including financial transaction codes and/or itemization codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the standardized codes from the menu at the time when funds are transferred or instruction are given for transfer to complete the financial transaction;

transmitting a record of each transaction and selected standardized codes to at least one separate financial accounting system at about the time of the transaction;

sorting the transactions in the separate financial accounting system and producing an accounting statement in a desired format; and

the separate financial accounting system printing or electronically displaying the statement results.

2. The method of claim 1, including

entering into said separate financial accounting system information regarding said first entity.

3. The method of claim 2, wherein

said information includes beginning balances for income, expenses, assets, liabilities, bank accounts and the like.

4. The method of claim 3, including

entering into said separate financial accounting system coding information appropriate to said first entity.

5. The method of claim 1, including

providing said first entity a passcode to permit access to said separate financial accounting system.

6. The method of claim 1, including

providing a subsidiary ledger for each of said other entities; and

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transferring selected subsidiary ledgers from said other entities to said separate financial accounting system.

7. The method of claim 6, including

providing access to said subsidiary ledger for said first entity or agents of said first entity, whereby said first entity or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing information in said selected subsidiary ledgers.

8. The method of claim 1, including

providing a funds transfer facility to facilitate transfer of funds to and from said first entity and said other entity.

9. The method of claim 8, including

employing said funds transfer facility to receive an instruction to transfer funds; and

transferring funds from said first entity to said other entity based on said instruction.

10. The method of claim 8, including

employing said funds transfer facility to transmit data related to said transfer of funds.

11. The method of claim 8, including

employing said funds transfer facility to adjust current records.

12. A financial accounting system for a first entity such as an individual or a business, said system comprising:

a financial accounting computer having at least one file;

a financial transaction computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

first communication means for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

means for providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

13. The system of claim 12, wherein

said financial accounting computer has means for generating at least one accounting report from said data inputs.

14. The system of claim 12, including

a first said file in said financial accounting computer for receiving accrual accounting data inputs; and

a second said file in said financial accounting computer for receiving cash accounting data inputs.

15. The system of claim 12, including

means for transferring funds from said first entity to said second entity.

16. The system of claim 12, including

said financial transaction computer has means for electronically recording, collecting, processing, storing and transmitting said financial transactions.

17. The system of claim 12, including

said financial accounting computer is a personal computer or a telephone computer.

18. The system of claim 12, including

said financial transaction computer is a personal computer.

\* \* \* \* \*

Under the Paperwork Reduction Act of 1995, no person are required to respond to a collection of information unless it displays a valid OMB control number.

Effective on 12/08/2004. Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818). <b>FEE TRANSMITTAL</b> <b>For FY 2006</b>		<b>Complete if Known</b>	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Application Number	Not Yet Assigned
		Filing Date	May 18, 1998
		First Named Inventor	Gordon T. Brown
		Examiner Name	Not Yet Assigned
		Art Unit	2761
<b>TOTAL AMOUNT OF PAYMENT</b> (\$) 2,520.00		Attorney Docket No.	37202/082001

**METHOD OF PAYMENT** (check all that apply)

☐ Check    ☒ Credit Card    ☐ Money Order    ☐ None    ☐ Other (please identify): \_\_\_\_\_

☒ Deposit Account    Deposit Account Number: 50-0591    Deposit Account Name: \_\_\_\_\_

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below    ☐ Charge fee(s) indicated below, except for the filing fee

☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17    ☒ Credit any overpayments

**FEE CALCULATION****1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

**2. EXCESS CLAIM FEES**

Fee Description	Fee (\$)	Small Entity Fee (\$)
Each claim over 20 (including Reissues)	50	25
Each independent claim over 3 (including Reissues)	200	100
Multiple dependent claims	360	180

Total Claims    Extra Claims    Fee (\$)    Fee Paid (\$)

\_\_\_\_\_ - = \_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims    Extra Claims    Fee (\$)    Fee Paid (\$)

\_\_\_\_\_ - = \_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_

HP = highest number of independent claims paid for, if greater than 3.

**Multiple Dependent Claims**

Fee (\$)    Fee Paid (\$)

\_\_\_\_\_    \_\_\_\_\_

**3. APPLICATION SIZE FEE**

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets    Extra Sheets    Number of each additional 50 or fraction thereof    Fee (\$)    Fee Paid (\$)

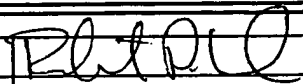
\_\_\_\_\_ - 100 = \_\_\_\_\_ / 50 \_\_\_\_\_ (round up to a whole number) x \_\_\_\_\_ = \_\_\_\_\_

**4. OTHER FEE(S)**

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): 1812 Request for ex parte reexamination

2,520.00

<b>SUBMITTED BY</b>			
Signature		Registration No. (Attorney/Agent)	46,479
Name (Print/Type)	Robert P. Lord	Telephone	(408) 727-0600
		Date	January 31, 2007



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Fee Transmittal (1 page)  
Request for Ex Parte Reexamination Transmittal with attached patent to be reexamined (13 pages)  
Request for Ex Parte Reexamination with Exhibit A (38 pages)  
IDS (Citation) by Applicant (1 page) (19 References)  
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Charge \$2,520.00 to credit card  
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**Atty Docket No.:** 37202/082001

**Inventor:** Gordon T. Brown

**Filing Date:** January 31, 2007

**Application No.:** Not Yet Assigned  
**Title:** AUTOMATED ACCOUNTING SYSTEM

**Documents Filed:**

Fee Transmittal (1 page)

Request for Ex Parte Reexamination Transmittal with attached patent to be reexamined (13 pages)

Request for Ex Parte Reexamination with Exhibit A (38 pages)

IDS (Citation) by Applicant (1 page) (19 References)

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Certificate of Service (1 page)

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